

PRODUCT GUIDE



Miscellaneous Healthcare Facilities

For over 20 years, brokers have relied on the healthcare experts at Lexington Insurance to help meet the insurance needs of their miscellaneous facilities clients. Lexington is a recognized market leader in underwriting wide-ranging healthcare risks and providing cutting edge risk management and claims services.

Most Desired Classes	<ul style="list-style-type: none"> • Home healthcare • Imaging centers: X-ray, MRI, PET-CT (positron emission tomography – computed tomography) • EMT/ambulances • Medical laboratories 	<ul style="list-style-type: none"> • Allied health schools • Outpatient primary care/urgent care centers • Ambulatory surgery centers (ASCs) • Medical rehabilitation facilities 	
Other Desired Classes	<ul style="list-style-type: none"> • Adult day care facilities • Bariatric facilities • Birthing facilities • Blood banks • Cancer treatment/research centers • Community health facilities • Cord blood facilities • Correctional health facilities • Dental clinics 	<ul style="list-style-type: none"> • Dialysis treatment centers • Disease management centers • Fertility clinics • Hospices • Lasik optical centers • Medical spas • Mental/behavioral healthcare facilities • OPOs (organ procurement 	<ul style="list-style-type: none"> organizations)/tissue banks • Pharmacies • Prescription benefit management companies • Substance abuse centers • Telemedicine facilities • Weight loss centers • Women’s healthcare centers • Miscellaneous healthcare facilities
Coverage Highlights	<ul style="list-style-type: none"> • Minimum premiums \$2,500 • Professional liability (PL) and general liability (GL) coverage with CrisisResponse® • Dual primary aggregate limits: \$1M per occurrence/\$3M aggregate each GL & PL, for a total of \$6M in aggregate protection • High excess limits available, up to 	<ul style="list-style-type: none"> \$25M (limits apply separately to PL and/or GL) • Flexible retention levels • Prior acts coverage is available • Extended reporting period (tail coverage) • Incident reporting trigger • Sexual/physical abuse entity coverage 	<ul style="list-style-type: none"> • Physician’s coverage available (shared or separate limits) • EBL (employee benefits liability), HNOA (hired and non-owned auto), and admin defense expense coverage available <p>* Premium credits for favorable loss history and risk management</p>
Claims & Risk Management Services	<ul style="list-style-type: none"> • Monthly webcasts, bi-monthly conference calls, and newsletters on key risk issues and educational topics • On-site risk consultation for qualifying accounts • Access to RiskTool, Lexington’s web-based healthcare risk management and patient safety resource • Access to AIG’s regional claims operations, including: Atlanta, Chicago, Dallas, New Jersey, and San Francisco • Technical staff of over 60 members dedicated solely to healthcare-related claims; our professionals average more than 20 years of industry experience and include attorneys and clinicians • Defense-oriented claims approach collaborating with our clients • Approximately 10,000 claims serviced annually 		

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Lexington Insurance Company, an AIG company, is the leading U.S.-based surplus lines insurer. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit www.aig.com. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.