



Medical Professional Liability Risk Appetite Guide

The HudsonPro team is highly experienced in underwriting Management Liability risks for medical professionals. While offering quick turnaround and competitive pricing, we take the time to evaluate and underwrite each individual risk on its own merits. Additionally, we share with you our technical expertise to arm you with the knowledge and flexible solutions necessary to meet the prospective insured's needs.

Our primary "Private Defender" and "Not-For-Profit Defender" forms package Directors and Officers (D&O), Fiduciary and Employment Practices Liability (EPL) coverages, as well as Crime coverage, into a single policy. Excess capacity is available on our one-page "TRUXS" form, while our "A-Side" coverage is available under our A-Side "Defender" policy.

Product Highlights

- Limits up to \$10 Million (Primary & Excess)
- Admitted in most states
- Private and Not-for-profit Risks of all sizes
- "A-Side" coverage is available

Coverages Include

- Directors and Officers Liability
- Employment Practices Liability
- Fiduciary Liability
- Crime

Additional Enhancements Available by Request

- Non-Indemnifiable (or Side A) Additional Limit of Liability
- Defense Costs Outside the Limits of Liability
- Wage and Hour Defense Costs Sublimit
- Third Party Discrimination
- Antitrust coverage
- Regulatory coverage
- Policy Conversion to Reimbursement

Hospitals (including but not limited to)

- Regional Health Systems
- Acute Care
- Psychiatric
- Specialty
- Rehabilitation

Long-term Care Facilities (including but not limited to)

- Skilled Nursing Facilities
- Assisted Living Facilities
- Personal Care Facilities
- Continuing Care Retirement Communities

Allied Healthcare (including but not limited to)

- Home Healthcare
- Medical Staffing
- Nurse Registries
- Hospices & Miscellaneous Facilities
- MRI Facilities
- Surgery Centers, Dialysis Centers
- Outpatient Clinics
- Physician's and Physician Groups
- Laboratories (Testing, Research and Pathology)
- Mobile Medical Services
- Outpatient Mental Health Facilities
- Organ Banks (Blood/Tissues/Sperm)
- Social Service Agencies

Additional Products

- Public Company D&O, Primary & Excess
- Not-for-Profit – D&O, EPL, Fiduciary, Crime
- Side A DIC
- Private – D&O, EPL, Fiduciary, Crime

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Hudson Insurance Group underwrites a broad range of specialty insurance offering both primary and excess coverage. Business is written on an admitted basis through Hudson Insurance Company and on a non-admitted basis through Hudson Excess Insurance Company, both rated A (Excellent) by A.M. Best, with a financial size category of XV.

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