

HUDSON HEALTHCARE

FREE CLINIC PROGRAM

Hudson Healthcare offers comprehensive insurance solutions with broad coverage and low minimum premiums to free and charitable organizations. We have a dedicated team of underwriters, claims and risk management specialists who are dedicated solely to healthcare issues. This program is designed for not-for-profit clinics of all sizes located throughout the U.S.

Free Clinic Program Offering Highlights

Hudson Healthcare is able to meet the needs of our clients by offering both standard limits of \$1,000,000 per claim and \$3,000,000 aggregate, as well as state required cap limits for professional and general liability.

- Multi-location coverage available
- Broad policy form
- Full consent to settle for the Named Insured
- Defense costs in addition to the limit of insurance
- Medical Director coverage included
- Blanket coverage for employed and volunteer
 practitioners
- First Dollar coverage as well as various retention options available

Hudson's Strengths

Financial Security

Rated A (Excellent) by A.M. Best, Financial Size Category XV

Hudson Healthcare's ability to serve its clients is backed by its superior underwriting and claims expertise combined with impressive financial ratings.

Coverage Flexibility

In a changing healthcare environment you need coverage that can adapt to your needs.

Hudson Healthcare underwrites medical malpractice insurance on a non-admitted claims-made basis. We will look at large and small accounts, single state, or regional. We are flexible with the terms and conditions to meet the needs of our clients.

Proactive Defense

Our claims approach is to provide the best defense and defense counsel available.

We will vigorously defend claims made against you and will only settle with your consent. Our panel of recommended attorneys has been selected because they are dedicated to the defense of medical malpractice claims.

Effective Risk Management

We create a partnership based on the principles of client-driven services and patient safety.

Our risk management consultants are Hudson employees and are a valuable resource to our clients, providing insights and recommendations that are intended to improve the safety and insurability of their practices and institutions.

- Reimbursement for Medical Board Investigation Hearing costs up to \$10,000 per hearing
- HIPAA Proceeding Reimbursement Coverage up to \$10,000 per proceeding
- Privacy Liability Reimbursement Coverage up to \$50,000 per privacy claim