

## Allied Healthcare Professional Package Product

### DID YOU KNOW?

- ▶ Healthcare providers are no longer regarded as “always knowing what’s best.” Easy access to healthcare information on the Internet has emboldened patients to make judgments about the quality of their care, increasing the likelihood of claims when they are not satisfied.
- ▶ There have been substantial increases in claims against allied healthcare professionals due to a perception of shared responsibility with physicians.
- ▶ Even when you do everything right, your clients can sue you for negligence in providing professional services. How much can you afford to pay to defend your name, reputation and personal finances?
- ▶ License suspension or withdrawal puts you out of work. Our policy provides up to \$10,000 a year to reimburse you for attorney fees and expenses incurred by you in defending yourself before licensing boards.

We have the protection you need.

- ▶ The following are important coverage features we offer in our allied healthcare professional policy. Make sure you have all of these features:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Separate limits for claims-made professional and occurrence general liability	✓	?
Option to purchase stand alone professional liability	✓	?
Duty to defend for professional liability	✓	?
Third party discrimination	✓	?
Defense cost coverage for patient molestation claims available	✓	?
Punitive damages coverage where insurable	✓	?
Supplemental payments coverage for lost wages to attend trials/hearings in defense of a claim	✓	?
Coverage for attorney fees/costs/expenses incurred by the named insured in defending against investigations/disciplinary actions by licensing boards	✓	?

### WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ One of only 14 United States property and casualty insurance carriers rated A++ by A.M. Best
- ▶ A proud member of the Berkshire Hathaway Group, voted the #1 most admired property and casualty company in the world
- ▶ Ensure your financial well-being with a stable company that will be there to pay your claim