

Allied Health

Kinsale's Allied Health Division offers insurance products for your long-term care, miscellaneous healthcare, and social service risks. We tailor our coverage to your hard-to-place risks by offering flexible policy terms and competitive premium rates. General Liability and Professional Liability coverages can be written on a combined or stand-alone basis.

Target Classes

- All things medical or miscellaneous facility-related
- Adoption/foster care agencies
- Assisted & independent living facilities
- Group homes
- Home health care
- Medical/day spas
- Medical staffing agencies
- Medical transport/ambulance services
- Nursing homes & long-term care facilities
- Outpatient medical facilities (labs, clinics, surgical, rehab, etc.)
- Pharmacies
- Senior apartments
- Social services agencies

Submission Requirements

- Appropriate supplemental application(s)
- Five-year currently-valued loss runs
- Copies of license(s), state inspections, and complaint investigations
- Copy of current declaration page

Submission Address

ah@kinsaleins.com

Policy Structure

- Professional Liability and General Liability coverage
- Claims-Made and Reported coverage form (Note: General Liability Occurrence coverage form may be used for certain risks)
- Policy limits up to \$5M on a primary basis; up to \$10M available through Kinsale's Excess Professional Division
- Policies issued with a per claim deductible that applies to both indemnity and expense
- Broadened coverage available for select risks; may include incident trigger, defense outside the limit, silent on punitive damages, indemnity only deductible, etc.
- 1, 2, 3-year tail options available
- Professional Liability and General Liability coverage can be written on a stand-alone basis with separate limits or a combined basis with a shared aggregate limit
- Additional coverage enhancements available: Employee Benefits Liability, stop gap, non-owned auto, HIPAA expense reimbursement, residential evacuation expense reimbursement
- TRIA coverage included on the General Liability at no additional charge

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