



ASSISTED REPRODUCTIVE TECHNOLOGY SERVICES MEDICAL PROFESSIONAL LIABILITY

FEATURES & HIGHLIGHTS

- Professional, general, employee benefits and excess (umbrella) liability coverage available
- Medical director's coverage included
- Blanket management company coverage
- ART-specific policy form and applications
- ART-specific risk management services provided
- Expertise in handling claims involving consents and negative outcomes
- Broad definition of claims "trigger" as "incident" based
- Flexible defense cost options - Defense costs are available outside the limits of liability or can be included within the limits for a premium discount
- Includes coverage for nurses, social workers, embryologists, donor service personnel, laboratory personnel

ELIGIBLE RISKS

- Individual reproductive endocrinologists
- Stand-alone facilities
- Single-specialty centers
- Multi-specialty centers
- Management company facilities
- Multi-state organizations

Allied World has a strong and long-standing commitment to the Assisted Reproductive Technology (ART) sector. We understand the unique needs of this market, providing expert guidance, claims support and risk management insight.

Reproductive Medicine continues to be one of the fastest growing segments in the healthcare industry. Rather than treating an ART practice (and its laboratories) as any other miscellaneous medical facility, we have developed specific expertise, services and dedicated resources to be a market leader in this field. The rating structure for the Facility and its physicians recognizes that you are not involved in Obstetrics or Gynecology Major Surgery.

LIMITS

- Standard primary limits of \$1 / \$3 million per physician or an aggregated basis.
- Excess or Umbrella up to \$15 million

JURISDICTIONS

Available in most states on a non-admitted basis

PREMIUM CREDITS

- Commitment to quality
- AAAHC or JCAHO accredited facilities
- Management company-sponsored programs
- Risk management program

RISK MANAGEMENT SERVICES

Policy and Procedure Development: Allied World provides its ART clients with assistance with drafting new or updating existing policies and procedures. Access to an extensive library of resources and samples is also available.

Video Lending Library: A number of excellent videos that highlight common risks and focus on ways to prevent occurrences are available. We encourage risk managers and their staff to borrow these videos for self development and training opportunities.

Risk Management Hotline: Allied World's risk management hotline, dedicated solely to our medical malpractice clients, provides immediate access to risk management information 24/7.

CLAIMS SUPPORT

Allied World takes a proactive approach to handling claims, while remaining flexible to meet the unique needs of our customers. We believe the best defense is a good offense, which means an early and vigorous review of the facts of each claim to identify those that require a staunch defense, and those that are best settled early. No matter where our insurance layer attaches, we strive for full communication with each policyholder during key steps in the resolution process.

SERVICE STANDARDS

At Allied World we are committed to providing the highest level of service. We:

- Acknowledge all submissions within 24 hours
- Acknowledge all claim notices with an immediate email response and assignment of claims representative within 24 hours
- Issue all policies within 7 business days from the date of receipt of the last subjectivity (if applicable)
- Issue excess policies prior to receipt of all underlying policies (primary underlying or followed policy required)

***Consider submitting your claims data for evaluation to determine if we can improve your coverage, provide more informed risk and claims management, and lower your premiums and risk.**

CONTACT US.

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Approved producers may submit risks at:

E submissions@awac.com or F 860 284 1302

Non-approved producers, contact our Business Development team at:

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This information is provided as a general overview for agents and brokers. Coverage will be underwritten by an insurance subsidiary of Allied World Assurance Company Holdings, AG. Such subsidiaries currently carry an A.M. Best rating of "A (Excellent)." Coverage is offered only through licensed surplus lines agents and brokers. Actual coverage may vary and is subject to policy language as issued.

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