NAS’ Allied Medical Malpractice insurance offers some of the broadest coverage in the market. Limits for Professional and General Liability are available up to $5 Million, as either primary or follow form excess.

Unique features of the facility include our e-MD® and MEDEFENSE® Plus endorsements. e-MD® provides cyber liability coverage for patient notification and credit monitoring costs, network security and privacy liability, data recovery costs and media liability.

MEDEFENSE® Plus provides insureds with essential defense cost and fines and penalties coverage billing errors and HIPAA, EMTALA, or STARK violations.

Sexual Misconduct coverage is also available by endorsement.

**Product Highlights**

- **LIMITS UP TO:**
  - $6,000,000 each claim / $8,000,000 aggregate
  - Dual Tower options are available

- **Follow form Excess Liability over PL/GL UP TO:**
  - $5,000,000 each claim / $5,000,000 aggregate

- **AVAILABLE COVERAGE:**
  - Stand-alone Professional
  - Combo Professional and General Liability (GL Occurrence coverage is available)

- **Minimum Premium:** $1,500

- **Minimum Deductible:** $0

- **Separate Defense Cost Limit:** Up to $1,000,000

- **Disciplinary Proceeding Sublimit:** Up to $25,000

- **e-MD®:** Up to $1,000,000

- **Employee Benefits Liability:** Up to $1,000,000

- **Evacuation Expenses:** Up to $50,000

- **Hired and Non-Owned Auto Liability:** Up to $1,000,000

- **Legal Expense/Media Reimbursement Insurance:** Up to $25,000

- **Medefense® Plus:** Up to $250,000

- **Reputational Harm Coverage:** Up to $100,000

- **Punitive Damages are covered, where insurable by law**

- **Incident Reporting**

- **Worldwide coverage (claim brought in the USA)**

**Eligible Classes:**

- Home Health Agencies
- Medical Spas
- Nurse Registries/Medical Staffing
- Physical Therapy Clinics
- Drug and Alcohol Rehab
- Certified Nurse Anesthetists
- Dental Clinics
- Diagnostic Imaging and X-Ray Clinics
- Dialysis Centers
- Drug Testing Labs
- Health and Fitness Centers
- Medical Clinics
- Medical Testings Labs
- Mental Health Clinics
- Opticians and Optometrists
- Pharmacists
- Psychiatric Hospitals
- Surgi-Centers

**Ineligible Classes:**

- Individual Physicians and Physician Groups/Practices
- Individual Dentists/Chiropractors/Pharmacists
- Hospitals
- Clinical Trials
- Jail/Prison/Correctional Facility

**Ineligible Territories:**

- Alaska

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