

10 Good Reasons RSCIA is the Top Choice for Handling Miscellaneous Healthcare Facilities Risks



Risk Specialists Companies Insurance Agency, Inc. (RSCIA) has extensive experience providing access to professional liability insurance for the healthcare industry and healthcare facilities. We specialize in providing access to coverage for everything from ambulatory surgical centers, to pharmacies, and medical spas. The insurance we deliver is underwritten by Lexington Insurance, a leading insurer of the healthcare industry, with more than 20 years of experience addressing miscellaneous facilities risks.

RSCIA is a full service insurance brokerage firm. Through nationwide offices, RSCIA provides brokers with direct, local access to market-leading property, casualty, and specialty insurance products and services of Lexington Insurance and Chartis.

Why choose RSCIA to provide access to miscellaneous facilities coverage through Lexington?

Here are 10 good reasons.

No. 1: A Pure Claims-Made Form

Lexington's form is broader than others that require a claim to be made and reported during the policy period.

No. 2: Dual Aggregates

Lexington's policy provides \$1 million per occurrence/\$3 million aggregate for general liability and \$1 million per occurrence/\$3 million aggregate for professional liability -- for a total of \$6 million in aggregate protection.

No. 3: Incident Reporting Trigger

Policyholders can lock in coverage upon receipt of specific details of a covered incident likely to result in a claim.¹

No. 4: Broad Sexual/Physical Abuse Entity Coverage

Defense and indemnity coverage is included for the insured entity. Settlements and defense costs are covered for the insured individual (until legally determined to be at fault).

No. 5: Varying Retention Levels

From zero to \$25,000.

No. 6: High Limits – Up to \$10 million

Lexington's are among the highest limits available in the marketplace.

No. 7: Optional Defense Costs Outside of the Policy Limits

Insureds may choose defense outside the policy limits (or within the limits for lower premium).

No. 8: Extensive Risk Management Services

Facilities benefit from complimentary risk management tools, including webinars and online resource websites. In-house risk management consultants can work with insureds to identify and control the cost of risk.

No. 9: Exceptional Claims Handling

Lexington's highly experienced claims organization has handled more than 4,300 miscellaneous facility claims. In-house claim specialists handle only healthcare claims and work rigorously to protect clients' reputations and assets.

No.10: Flexible Underwriting

Lexington will consider many types of risks; minimum premiums starting at \$2,500.

¹ Subject to policy limitations.

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ProgramConnect®

RSCIA's ProgramConnect,® the web-enabled quoting and binding system, may make your job easier and your business more productive.

RSCIA is your answer for access to market-leading insurance for a wide range of miscellaneous healthcare facilities, including:

- Allied health schools
- Ambulatory surgical centers
- Birthing facilities
- Cancer research centers
- Community health facilities
- Dental clinics
- Dialysis centers
- Disease management centers
- Drug wholesalers
- Emergency medical transportation
- Ambulances
- Fertility clinics
- Hospices
- Imaging centers
- Lasik centers
- Laboratories
- Medical spas
- Medical rehabilitation centers
- MRI centers
- Outpatient primary care facilities
- Pharmacies
- Prescription benefit management companies
- Substance abuse centers
- Surgicenters
- Telemedicine facilities
- Urgent care centers
- Weight loss centers
- Women's healthcare centers and more . . .

Contact

For more information, please contact Kelly Marino, (646) 857-1388 or kelly.marino@chartisinsurance.com, or visit www.riskspecialistscompanies.com



Lexington Insurance Company (Lexington Insurance), a Chartis Company, is America's leading surplus lines insurer.

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Insuring a Green Future®
RSCIA only prints
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