

Solutions for Miscellaneous Healthcare Facilities



Seeking strong, smart liability protection for miscellaneous healthcare facilities? Risk Specialists Companies Insurance Agency, Inc. (RSCIA) provides access to the market-leading coverage you need, provided by Lexington Insurance.

Lexington has been tailoring coverage for miscellaneous healthcare facilities risks — from outpatient surgery centers and medical labs, to medi-spas and kidney dialysis centers — for over 20 years. Its underwriting, risk management, and claims experts use their knowledge to spot emerging claims trends and keep pace with evolving exposures. By so doing, they help insureds avoid incidents that can lead to serious claims.

RSCIA and Lexington also conduct ongoing research on potential losses and claims trends to help policyholders mitigate risks by developing risk management tools and procedures.

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 Chartis and Lexington Insurance.

Coverage Highlights

RSCIA provides access to a broad, customizable policy form, including:

- Professional (PL) and general liability (GL) coverage available
- Limits up to \$10 million (limits apply separately to PL and/or GL)
- Flexible retention levels, including 1st dollar coverage
- Prior acts coverage available
- An extended reporting period (tail coverage)
- Premium discounts for favorable loss history and risk management
- Incident reporting trigger
- Broad sexual/physical abuse entity coverage

Risk Management Services

RSCIA also provides access to Lexington's expert risk management services, including:

- Regional seminars and regular conference calls on key risk issues and educational topics
- Expert webinars featuring relevant topics to the miscellaneous healthcare facility industry
- RiskTool, a website devoted solely to risk management tools and resources for Lexington insureds
- On-site risk consultation for qualifying accounts

Claims Services

RSCIA is your entry to Lexington's claims operation, a network of regionally located in-house claims specialists who handle only healthcare claims. Lexington's highly experienced claims organization has handled over 4,300 miscellaneous facility claims — and stands ready to use its extensive resources to protect your client's reputation and assets.

Submission Requirements

- A completed and signed application
 - Current/historical exposure data
 - Currently valued carrier loss runs
- Information on the expiring program, including program carrier, limits, retro date, deductible/self-insured retention (SIR), and premium

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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.

Desired Classes

RSCIA will consider a wide range of healthcare facilities risks, including:

Dialysis centers: Outpatient dialysis centers, from a single location to a large regional or national dialysis chains, both freestanding centers and those that provide home dialysis.

X-ray imaging: Organizations performing X-rays or other routine procedures such as ultrasound, sonography, mammography, and angiography. Also includes magnetic resonance imaging and specialized radiological invasive procedures involving injection of dyes.

EMT/ambulance: Those organizations providing emergency life support services as well as those offering non-emergency transport services.

Medical laboratories: Medical labs as well as pathology labs, forensic labs, quality control or reference labs, and ocular and dental labs.

Outpatient urgent care: Outpatient urgent care centers or walk-in clinics staffed by physicians, physician assistants, or nurse practitioners specializing in treating routine medical conditions (flu/cold) and preventive medicine.

Ambulatory surgery centers (ASCs): Freestanding outpatient ambulatory surgery facilities offering single or multi-specialty surgery including urology, endoscopy, ear, nose, and throat (ENT), bariatric, and more.

Medical rehabilitation facilities: Centers providing physical/occupational rehabilitation services, trauma rehabilitation, and cardiac rehabilitation.

Medical spas: A cosmetic medical facility that operates under the supervision of a licensed health care professional and offers non-surgical cosmetic 'medical' treatments.

Contact

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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
using recycled materials.