



Healthcare

Coverage Profile for Allied Healthcare Facilities

Allied healthcare facilities represent a diverse segment that will continue to grow as healthcare services are increasingly delivered outside of a hospital or doctor's office. Whether your clients are a walk-in clinic, cancer treatment centre, or hospice, they need an insurance carrier that can help them manage a wide range of exposures in an increasingly litigious environment.

Products that meet your clients' needs

Our insurance products for the allied healthcare facilities market are structured to provide comprehensive protection for various aspects of your clients' business operations.

Primary Coverages

- Professional Liability.
- General Liability.
- Excess/Umbrella Coverage.

Coverages & Features

- Professional and general liability insurance coverages available on a combined primary policy with separate limits.
- Defense costs within the limits of liability, "Quebec clause" included.
- Facility coverage includes all staff.
- Broad definition of "healthcare services".
- Claims-made coverage as standard.
- Occurrence coverage available on selected classes.
- Insurer has the duty to defend.
- Coverage territory and jurisdiction can be extended worldwide including USA.
- Automatic extended reporting period (60 days).

- A client-friendly application for the medical malpractice market. Limits of liability up to \$10 million are available for eligible and qualified insureds

Comprehensive wording

- No AIDS / Hepatitis exclusion.
- No instrument warranty.
- Coverage available for abuse.
- No clinical trials exclusion.
- No exclusion for impaired staff.

A broad appetite

CNA serves a wide variety of allied healthcare facilities including:

- Multi-disciplinary clinics
- Diagnostic clinics
- Surgery centres
- Walk-in clinics
- Imaging centres
- Physical rehabilitation centres
- Hospices
- Nurse staffing agencies
- Drug & alcohol rehabilitation centres

- Cancer treatment centres
- Laboratories
- Pharmacies
- Dialysis centres

Additional coverages

CNA can help you write the complete package for your clients' other insurance needs through our oneworld+SM Package:

- Medical Professional Liability
- Commercial General Liability (CGL)
- Clinical Trials
- Directors & Officers
- Errors & Omissions (financial loss)
- Tech/Cyber Liability
- Property Damage
- Business Interruption

Excluded classes within the Allied Healthcare Facilities appetite

The following classes as sole exposures do not fall within CNA's appetite:

- Medical Marijuana Dispensaries
- Sperm Bank
- Weight Loss surgery
- Fertility Clinics
- Blood and Tissue banks
- Midwifery

Risk Control Services – A preventative approach to managing risks

CNA is dedicated to helping allied healthcare facilities manage the financial cost of risks by preventing losses from occurring. Our staff of highly experienced risk control consultants can help your clients identify and manage exposures across organizations, minimize risk and avoid costly disruption of operations.

Count on CNA Claims Services

CNA claims services is dedicated to resolving your client's most complex healthcare claims in a timely and fair manner. With experience as lawyers and healthcare providers, our claims staff have an impressive breadth and depth of insight that helps us stay ahead of legal trends and developments in order to better protect our policyholders when a claim arises. Your clients can count on CNA to deliver responsive, professional and equitable service.

Start building a stronger book of business today

CNA's experienced approach to protecting your client's organization starts with a dedicated healthcare underwriting team with substantial expertise in the allied healthcare facilities market. We understand the ever-changing landscape of the healthcare industry and the unique risks posed by each of the clinical services your clients provide. CNA is committed to providing innovative products and services to enable you to serve your clients.

For more information, please contact your local CNA underwriter or visit our website at cnacanada.ca.