



Press release: July 1, 2010

## **Hiscox USA Enhances Allied Healthcare Professional and General Liability Policy**

**NEW YORK** – Hiscox USA, the specialist insurer, today announced product enhancements to the Allied Healthcare Professional and General Liability policy including the addition of Occurrence General Liability and Hired and Non-Owned Auto Liability. The Occurrence General Liability coverage includes personal injury, advertising injury and medical payments. Both coverages can be offered in conjunction with the Allied Healthcare Professional Liability Claims-Made form. The enhancements to the Allied Healthcare policy address the growing needs of medical professionals as they perform non-traditional medical procedures, increasing exposure to new and unique risks.

“Allied Healthcare is such a diverse field encompassing distinct professions, anything from psychologists to massage therapists. Each profession has its own unique set of risks which is why a comprehensive solution is important in this area.” said Michelle Kim, Vice President of Allied Healthcare Professional Liability at Hiscox USA. “We are continuously looking to enhance the product so that the coverage addresses the different needs of all our clients, particularly in our current litigious society.”

The Allied Healthcare Professional and General Liability policy offers enhanced coverages such as true worldwide coverage, coverage for medical directors, leased workers, students and volunteers, punitive damages where insurable by law, sexual misconduct sub-limits, defense costs in addition to limits, and much more.

The policy extends coverage for medical professionals and institutions including:

- Acupuncturists
- Adult day care centers
- Alcohol/drug rehab centers
- Alternative therapies
- Ambulance services
- Anti-aging medical spas
- Athletic/fitness trainers
- Case managers
- Chiropractic services
- Counseling services
- Day spas
- Dental clinics
- Drug/alcohol testing facilities
- Healthcare staffing agencies
- Holistic medicine clinics
- Home health agencies
- Hospice care services
- Massage therapists
- Medical arts schools (non-physician)
- Medical clinics
- Medical imaging facilities
- Medical testing labs
- Nurse practitioners
- Nurse registries



- Nutritionists
- Occupational therapists
- Optometrists
- Pharmacies
- Physical therapists
- Post mortem services
- Psychologists
- Sleep clinics
- Speech therapists
- Utilization review services
- Weight loss clinics (no surgery)

Hiscox has a diverse portfolio of commercial, professional liability and specialty insurance products, and has offices in New York, NY; Armonk, NY; Atlanta, GA; Boston, MA; Chicago, IL; Geneva, IL; Kansas City, MO; Lexington, KY; Los Angeles, CA; and San Francisco, CA.

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### **About Hiscox in the US**

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