



# Select Accounts Eligibility Guidelines

Healthcare

Edition: November 2023

Please consult with your Underwriter or Sales Executive for details and to discuss risks which may not meet the following guidelines.

## Healthcare:

Target businesses include health and wellness professionals such as dentists, chiropractors, optometrists, physical therapists, physicians and surgeons, and diagnostic imaging labs and med spas.

**Healthcare** risks will typically have a maximum account size of:

- Total property insured value: \$50M per account/\$15M per location
- Revenue: \$20M annually
- Work Comp Payroll: \$75,000 in premium
- Auto: maximum 25 power units

## Quick Links:

[Industry Underwriting Guidelines](#)

[Industry Ineligibles](#)

[Coverage Considerations](#)

[Class table](#)

## Target Business for Healthcare

- Physicians and Surgeons, including Osteopaths
- Dentists and Dental Surgeons
- Psychologists, Mental Health Counselors and Therapists
- Med Spas
- Optometrists
- Psychiatrists and Psychotherapists
- Chiropractors

## Underwriting Guidelines for Healthcare\*

### Industry Nuances:

- Three years in business preferred, however new ventures will be entertained
- Procedures in the provider's office using local anesthesia or sedation are eligible
- Lab work on premises solely for insured's own patients is acceptable
- Building utilities and roof updates or replacement within 30 years required when building coverage is provided
- Use of CBD products must be restricted to incidental, topical application



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### A few reminders:

- **Ineligible exposures** can be found in [Ineligible Exposures for this Industry](#) and the [Class Table](#) for exposures more specific to a given class
- Loss activity or prior termination of coverage may require underwriting review and action
- Where applicable to BOP, the below guidelines apply to business written on our BOP 2.0 product

<b>Ineligible exposures for this industry: **</b> <i>(Unique exposures may exist at the class level. Refer to classification table)</i>	<b>BOP</b>	<b>Monoline GL</b>	<b>Monoline Property</b>	<b>WC</b>	<b>Auto</b>
Anesthesia use on the customer's premises described as: "general" (often requires respirator) or "regional" (affects large areas or entire limbs)	X	X			
Government funded or managed public clinics or agencies	X	X	X	X	X
In-home services as sole operation	X	X		X	X
Inpatient care or overnight patient stays	X	X	X	X	X
Leasing/owning an aircraft for business purposes				X	
Marijuana/CBD processing, handling, distribution, or consumption on premises	X	X	X	X	X
Personal trainers, exercise or fitness classes or centers	X	X		X	X
Professional Employment Organizations (PEOs) or any organization offering leased employees or temporary staffing	X	X		X	X
Repackaging or relabeling products under the customer's own label	X	X			
Tanning salons	X	X	X	X	X

\* Additional underwriting guidelines may apply. Some states may have restricted appetite. Countrywide trends have been captured in the guidelines below, but may not encompass all scenarios

\*\* While outside of Select's underwriting appetite, coverage may be considered by [Northfield](#)

## Coverage Highlights for Healthcare

### Specialized Coverage Offerings:

- **Specialized BOP Endorsements:**
  - **Medical and Dental Office Power Pac:** includes 20+ new or enhanced coverages specifically tailored to healthcare offices
  - **Medical Dental Premier:** includes 40+ new or enhanced coverages specifically designed for healthcare practices and professionals



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- **CyberRisk:** provides flexible coverage options designed to handle every phase of a cyber attack
- **EPL+:** provides coverage options to help protect businesses in the event of a claim alleging wrongful employment practices

### Coverage Considerations:

- BOP coverage as well as monoline property and general liability coverage is available
- Property coverage limits are expected to be insured at 100% unless a coinsurance percentage is selected
- Property coverage is subject to regional catastrophe underwriting strategy for the perils of wind, hail, wildfire, and earthquake
- Both Auto and Workers Compensation are available as companion policies or on a monoline basis subject to applicable guidelines
- Umbrella coverage is available when written over a Travelers general liability policy

### Classifications

**Eligible operations are businesses specifically listed in the classification section.** If multiple business operations are conducted at the same location, each is to be separately classified and rated.

Class Description	Ineligible Exposures for this Class (Applicable LOBs noted) <i>Refer to "Ineligible Exposures for this Industry" to review industry ineligible exposures</i>
<b>Acupuncturists</b> <i>Treatment by licensed practitioners using alternative or complementary medicine that involves insertion of extremely thin needles into the skin in specific points to alleviate pain or treat various physical, mental, and emotional conditions.</i> <ul style="list-style-type: none"> <li>• If spa treatments (e.g., massages, waxing, body wraps, etc.) are also provided, <u>add Med Spa</u> class</li> </ul>	Food, herbal, vitamin, or nutritional supplement products sales exceeding 25% of total revenues (BOP/GL)  Laser acupuncture provided (BOP/GL)
<b>Audiologists and Hearing Pathologists</b> <i>Diagnosis and therapy services to patients with hearing impairments resulting from injury, disease, or other causes.</i> <ul style="list-style-type: none"> <li>• If retail sales of hearing aids exceed 25% of total annual sales and no Audiologist on staff, classify as "Hearing Aids Retailer". If Audiologist is on staff, classify as "Audiologist and Hearing Pathologist"</li> </ul>	
<b>Chiropractors</b> <i>Diagnostic and therapeutic treatment of neuromusculoskeletal and related disorders through the manipulation and adjustment of the spinal column and extremities.</i> <ul style="list-style-type: none"> <li>• If spa treatments (e.g., massages, waxing, body wraps, etc.) are also provided, classify as "Med Spa"</li> </ul>	Food, herbal, vitamin, or nutritional supplement products sales exceeding 25% of total revenues (BOP/GL)
<b>Dental Laboratories</b> <i>Manufacturing dentures, crowns, bridges, and orthodontic appliances customized for individuals.</i>	Medical testing or diagnostic services (BOP/GL)



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<b>Dentists, Oral Surgeons, Orthodontists, Periodontists</b> <i>General or specialized dentistry, including oral surgery, orthodontics, and periodontics. Includes comprehensive preventive, cosmetic, and emergency care.</i>	
<b>Doctors, Osteopaths, Physicians</b> <i>Independent practice of general or specialized medicine or surgery, such as cardiologists, dermatologists, endocrinologists, internists, obstetricians, gynecologists, nurse practitioners, ophthalmologists.</i>	Birthing centers, fertility labs or clinics, and abortion counseling or procedures (All LOB) Kidney dialysis centers (BOP/GL)
	Sleep disorder treatment facilities or clinics (BOP/GL/Property/WC)
<b>Hearing Aids Retailer</b> <i>Retailing hearing aids and may perform hearing tests conducted by hearing aid specialists.</i> <ul style="list-style-type: none"> <li>If Audiologist is on staff, classify as "Audiologist and Hearing Pathologist"</li> </ul>	
<b>Imaging Centers</b> <i>Imaging, such as CT scans, MRIs, ultrasounds, and X-rays of the patient, generally on referral from a health practitioner.</i>	Mobile imaging labs (All LOB) Medical testing or diagnostic services (BOP/GL)
<b>Med Spas</b> <i>A combination of elective medical treatments (e.g., dermabrasion, chemical peels, injectable products, laser) with non-medical spa services. Operations are under the guidance of a licensed medical provider (doctor, surgeon, acupuncturist, chiropractor, etc.)</i> <ul style="list-style-type: none"> <li>Incidental spray tanning operations are acceptable</li> <li>If services are limited to non-invasive treatments (massage, non-medical facials, waxing and scrubs; some hair and nail services), classify under "Day Spa"</li> <li>If food/drink served on premises, add class "Salads, Sandwiches and Soups"</li> <li>If sales from gift shop exceed 25% of total annual sales, add class "Gifts, Cards, and Souvenirs Retailer"</li> <li>Sexual Misconduct (CG D9 27) is <u>mandatory</u></li> </ul>	Permanent makeup or tattoos (BOP/GL) No use of marijuana, including edible forms. Incidental non-edible use of cannabidiol (CBD) or hemp are eligible (All LOB) Pharmacy and/or drug compounding operations (BOP/GL/Property)
<b>Mental Health Professionals</b> <i>Diagnosis and treatment of mental, emotional, and behavioral disorders and/or social dysfunction brought about by mental illness, alcohol and substance abuse, physical and emotional trauma, or stress.</i> <ul style="list-style-type: none"> <li>Professional Services Exclusion-Counseling or Referral Errors or Omissions (CG D1 24) is <u>mandatory</u></li> </ul>	Mental health or substance abuse facilities, inpatient or outpatient (BOP/GL/Property/WC) Convalescent, intellectual, or developmental disability facilities, inpatient or outpatient (BOP/GL/Property/WC)
<b>Optical Goods Retailer</b> <i>Retailing and fitting prescription eyeglasses or sunglasses, including grinding lenses to order on the premises, and selling contact lenses or nonprescription eyewear.</i>	
<b>Optometrists or Opticians</b> <i>Examine, diagnose, and treat eye diseases and disorders, including prescribing vision aids and vision therapy. Limited retail of prescription eyeglasses and</i>	Outpatient surgical centers (BOP/GL/WC)



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<b>Physical and Occupational Therapists</b> <i>Physical and occupational therapy for patients with impairments or disabilities. May include educational, recreational, and social activities to help patients regain function or adapt to their disabilities.</i>	Equestrian therapy (All LOB)
<b>Speech Therapists</b> <i>Diagnosis and therapy for patients with speech, language, and hearing impairments. May include educational, recreational, and social activities to help patients regain functioning or adapt to their disabilities.</i>	

