

Allied Medical & Healthcare Liability

Healthcare providers are navigating more complexity than ever—clinical innovation, staffing pressures, rising expectations, and an increasingly litigious environment. They need insurance partners who understand these challenges in practice, not just in theory.

Counterpart's Allied Medical & Healthcare Professional Liability product brings together in-house underwriters, claim handlers, and actuaries who specialize in healthcare. We work exclusively with wholesale brokers to deliver tailored coverage that truly protects those on the front lines of care.

Coverage

Limits up to \$3,000,000 / \$6,000,000

Professional Liability

General Liability

Including Products Completed Operations

Sexual Abuse & Physical Misconduct

Limits up to \$2,000,000 / \$4,000,000

Artificial Intelligence (AI) Coverage

Data & Network Liability

Media and Advertising Liability

Pollution Liability:

Arising out of Professional Services
Emergency Clean Up
First Party Remediation
Third Party Disposal Service

Professional Services:

Bodily Injury & Financial Loss Trigger
Patient Safety & Control
Provider-Patient Relationship
Scheduled Physicians
Telehealth

Technology Based Services:

Remote Medical Services
Virtual Care & Telehealth

Technology Products

Claims arising out of failure of technology products

Coverage Enhancements:

Administrative Actions
Blanket Additional Insureds
Blanket Subsidiary Language
Designated Contract Limit of Liability
Disciplinary Proceedings
Evacuation Expense
HIPAA/HITECH Violations
Insured Expenses
Medical Billing and Regulatory Actions (first & third party exposures)
Off-Label Treatment
Preclaims Expense
Punitive Damages (where insurable by law)
Reputation Management
Separate Limits Per Coverage Part (subject to policy aggregate)
Subpoena Assistance
Worldwide Claims Handling

What We Write

● Selective Appetite ● Strong Appetite

Small & Middle Market

For-Profit, Nonprofit, Governmental

Acupuncturists
Adult Day Care
Aestheticians & Cosmetologists
Ambulatory Surgery Centers
Audiologists
Case Management & Guardianship
Chiropractors
Clinical Trials
Cryotherapy
Dental Clinics
Dialysis Centers
Drug & Alcohol Testing & Sample Collection
Governmental Medicine
Health & Wellness Services
Healthcare Staffing
Holistic Healthcare

No Minimum Policy Premium Average Premium ~\$20,000

● Home Healthcare Services
● Hospice, Respite, End-Of-Life Care
● Hyperbaric Therapy
● Infusion Therapy
● Medical Imaging Centers
● Medical Spas & Beauty Salons
● Medical Testing Laboratories
● Medical Transportation & Special Needs Transports
● Medical & Healthcare Consulting
● Mental & Behavioral Health
● Mortuaries
● Nurse (CNA, LPN, LVN, RN)
● Nutritionists & Dietitians
● Occupational Medicine
● Optical Clinics
● Optometrists & Opticians

● Orthotic & Prosthetic Fitting
● Outpatient Medical Clinics
● Outpatient Mental Health Services
● Pastoral Counseling
● Personal Trainers, Fitness Instructors, Athletic Trainers
● Pharmacies (Retail, Compounding)
● Phlebotomists
● Physical Therapy
● Physician Consultants (Non-Residential)
● Social Service Organization
● Substance Abuse (Inpatient & Outpatient)
● Telemedicine, Telehealth, Virtual Care
● Testing Labs (Non-Environmental)
● Urgent Care Clinics
● Veterinarians
● Weight Loss Clinics

Meet Your Healthcare Team



Mike Muglia

Professional Liability Lead

Over 12 years of professional liability underwriting experience



Chris Robowski

Director Allied Health

Over 15 years of healthcare liability underwriting experience



Katherine Dowling

Claims Manager

Over 14 years of professional and healthcare liability claims experience



Eric Marler

Head of Claims

Over 24 years of management and professional liability claims experience

Get Started

Email submissions to underwriting@yourcounterpart.com

Counterpart's products are underwritten by an A.M. Best A Rating Carrier.
The rating represents the overall financial status of the carrier, and is not a recommendation of the specific policy provisions, rates or practices of the issuing insurance company.