

# 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

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

- 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

- 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](mailto: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.