



# FEDERAL TORT CLAIMS ACT (FTCA) CLINICS

## MEDICAL PROFESSIONAL LIABILITY

Allied World understands the unique needs of Healthcare Clinics that qualify for protection under the Federal Tort Claims Act (FTCA). Our coverage - and our pricing - is tailored specifically for the limited exposures these clinics may face. Rather than treating FTCA Clinics like other miscellaneous medical facilities, we have specialized resources for this niche market, offering committed claims support and risk management insight.

### FEATURES & HIGHLIGHTS

Outside of acts covered by the FTCA, our policy offers the following features:

- Professional, general, employee benefits and excess (umbrella) liability coverage available
- Physician and Medical director's coverage included
- FTCA Clinic-specific endorsement
- FTCA Clinic-specific risk management services
- Expertise in handling FTCA Clinic claims
- Broad definition of claims "trigger" as "incident" based
- Flexible defense cost options - Defense costs are available outside the limits of liability or can be included within the limits for a premium discount

### ELIGIBLE RISKS

- Clinics that qualify for Federal Tort Claims Act coverage under § 314 of Public Law 101-512
- Clinics that qualify under similar federal acts, such as the Indian Health Care Improvement Act (including the Alaska Tribal Health Compact), the Public Health Services Act, and the Indian Self-Determination Act.

### LIMITS

- Standard primary limits of \$1 / \$3 million
- Excess or Umbrella up to \$15 million

### RISK MANAGEMENT SERVICES

FTCA Clinic policyholders benefit from Allied World's value-added, complimentary risk management and loss control programs. We assist our clients when drafting new or updating existing policies and procedures and provide access to resources such as sample policies and books that highlight common risks and focus on ways to prevent claims. Additionally, we have a risk management hotline which provides immediate access to risk management information 24/7.

### CLAIMS SUPPORT

Allied World's dedicated claims staff understands the highly specialized nature of clinics that qualify for federal protection and the associated nuances of handling claims in coordination with the federal government. Our policy is structured so that federal protection is not waived. Rather we enhance coverage should the government deem the claim to be outside its purview. We work cooperatively with government agencies, while remaining flexible to meet the unique needs of our customers.

## JURISDICTIONS

Available in most states on a non-admitted basis

## SERVICE STANDARDS

At Allied World we are committed to providing the highest level of service. We:

- Acknowledge all submissions within 24 hours
- Acknowledge all claim notices with an immediate email response and assignment of claims representative within 24 hours
- Issue all policies within 7 business days from the date of receipt of the last subjectivity (if applicable)

## FINANCIAL STRENGTH

We understand how important it is that a carrier has the financial strength to ensure that it will be there when your clients need us. Allied World Assurance Company has earned an A.M. Best "A (Excellent)" rating. We believe that our conservative balance sheet, expanding scope of operations and solid capital base put us in a superior position to withstand future economic upheavals and to provide our insureds the protection they need.

## ADDITIONAL PRODUCT OFFERINGS

Additional products available to healthcare organizations include D&O/EPL, Fiduciary, Benefit Plan Purchaser E&O, Managed Care E&O, Hospital Professional Liability, Miscellaneous Medical Professional Liability, Clinical Research Liability and Technology E&O.



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## CONTACT US.

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*Approved producers may submit risks at:*

**E** submissions@awac.com or **F** 860 284 1302

*Non-approved producers, contact our Business Development team at:*

**E** usbd@awac.com

This information is provided as a general overview for agents and brokers. Coverage will be underwritten by an insurance subsidiary of Allied World Assurance Company Holdings, AG. Such subsidiaries currently carry an A.M. Best rating of "A (Excellent)." Coverage is offered only through licensed surplus lines agents and brokers. Actual coverage may vary and is subject to policy language as issued. Risk Management services are provided through AWAC Services Company, a member company of Allied World Assurance Company Holdings, AG ("Allied World").

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