

## ALLIED HEALTH – Q&A

### Frequently Asked Questions

**Q. Are defense costs in addition to the limits?**

**A. Yes, the defense costs are outside the limits on our Primary Policy form.**

**Q. Does the insured have a choice of Defense Counsel?**

**A. No, Westchester uses attorneys from our experienced panel counsel.**

**Q. Will you write Professional Liability only?**

**A. Yes, we can write the PL as a stand-alone coverage however we cannot write the GL unless we write the PL.**

**Q. Is Professional Liability available on an occurrence form?**

**A. No, but we can offer General Liability either on occurrence or claims-made.**

**Q. Do you provide coverage for the Medical Directors?**

**A. Yes, for administrative duties only. This is defined under the definition of “Administrator” in our Primary Policy form.**

**Q. In what states will you offer Admitted Coverage?**

**A. In all states except New York and Connecticut.\***

**Q. Can you add Physicians?**

**A. No. Physicians must carry, at a minimum, \$1M/\$1M Malpractice Limits. We can only consider scheduling Hospice Physicians.**

**Q. Are you a market for individual practitioners?**

**A. No, we are a market for entities only.**

**Q. Do you have the ability to schedule independent contractors?**

**A. Yes, via endorsement.**

**Q. Do you have the option to add Medical Payments to the non-admitted policy form?**

**A. Yes, via endorsement.**

**Q. Is there an option for \$0 Deductible?**

**A. Yes, on a case by case basis.**

**Q. Is there a consent to settle clause in the PL form?**

**A. No.**

*\*as of 1/23/2017*

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