

malpractice insurance

FOR HEALTHCARE PROFESSIONALS

Your focus is on your patients - why not let Universal Group Arizona focus on protecting you? Depending on your specialty and the size of your current practice, you may already be eligible for additional discounts and enhanced coverages previously not available to Arizona healthcare professionals. **The time to stop paying too much for your Medical Professional Liability Insurance is today!**

Who We Cover

We offer malpractice protection for the following practices:

PHYSICIANS

- Family Practice
- General Practitioners
- Specialists of all kinds

HEALTHCARE PROFESSIONALS

- Dentists & Oral Surgeons
- Chiropractors
- Optometrists
- Pharmacists
- Podiatrists

HOSPITALS & HEALTHCARE FACILITIES

- Behavioral health
- Rehab/Physical Therapy
- Hospices
- Ambulance Services
- Laboratories
- Surgery Centers

LONG TERM CARE FACILITIES

- Senior Living
- Long Term Care Facilities

Coverage Highlights

- Broad coverage trigger
- Consent to settle only granted with prior written consent of policyholder
- Worldwide coverage
- Primary limits of liability
- Defense costs and prejudgement interest
- Vicarious liability
- Insured expenses up to \$1K per day with no aggregate limit
- Licensure proceedings up to \$25K per complaint (\$25K each insured aggregate)
- Coverage available for a broad number of company roles acting within the scope of their duties
- Events coverage automatically extended to events held by insured
- Damage to patients' property up to \$2.5K (\$10K policy aggregate)
- Premises fire up to \$100K
- Medical expenses up to \$10K (\$30K policy aggregate)
- Insured expenses up to \$1K per day
- Excess liability coverage
- **And much more!**

Additional Coverage

Depending on what specific services your practice offers, you may find some of our other insurance options are beneficial. Here is a brief overview of our additional coverage options:

ADDITIONAL COVERAGE OPTIONS:

- Commercial Property
- Business Income
- Equipment Breakdown
- Crime
- Commercial Auto
- Premises Liability
- D & O Liability
- Fiduciary Liability
- Cyber Solutions®
- Meddefense® Plus
- Umbrella Liability
- Lessors Risk

The *Universal* Difference

- Local Representation
- Loss Control Services
- Online Webinar Training
- Multi-Year Policy Terms Available
- Coverage through A.M. Best "A" Rated or Higher Insurance carriers

Capacity to provide up to
\$21M
in Limits per Claim



UNIVERSAL
Group, LTD.

Contact us today to learn more and get started!