

# ALLIED & MISCELLANEOUS PROGRAM

## PROGRAM HIGHLIGHTS

### A.M. Best rated “A+” carrier.

Mid-Continent’s allied health care program includes individual healthcare providers and facilities (some exclusions apply).

Coverage is written on a claims-made basis for PL and claims-made or occurrence for the GL, with prior acts if needed.

Primary limits are available up to \$5M per incident and \$7M aggregate. Deductibles start at zero with low minimum premiums.

In addition to our basic policy form, additional limits are available for sexual abuse and hired and non-owned auto. We are also able to provide Blanket additional insured, Primary wording for additional insureds, and Waiver of subrogation.

## EXAMPLES OF AVAILABLE CLASSES

- Adult Day Care
- Alcohol and Drug Rehabilitation
- Ambulance Services – Non-Emergency
- Audiologist
- Case Management
- Community Mental Health Clinic/ Partial Hospital Program
- Consultants – Medical Care Provider
- Counselor
- Diagnostic Imaging and X-Ray
- Dialysis Center
- Durable Medical Equipment Rental
- EMT – Ambulance (non-emergency)
- Health and Fitness Center
- Hearing Aid Fitter
- Home Health Agency
- Home Health Aide
- Imaging Technician
- LVN/LPN
- Martial Arts Instruction – Adult
- Massage Therapist
- Medical Arts School
- Medical Clinic
- Medical Clinic Counseling
- Medical Director
- Medical Lab Technician
- Medical Lab
- Medical Personnel Services
- Mental Health Clinic
- Mental Health Technician
- Nurse
- Nurse Practitioner
- Nurse’s Aide
- Nurse Staffing Agency
- Occupational Therapist
- Occupational Therapy Assistant
- Ocularist
- Optical Establishment
- Optical Goods Store
- Optometrist
- Pastoral Counselor
- Phlebotomist
- Physical Therapy Assistant
- Physician Assistant
- Physician/Surgeon Assistant
- Psychiatric Social Worker
- Psychologist
- Radiation Therapy Technician
- Respiratory Therapist
- Speech Therapist
- Speech-Language Pathologist
- Surgical Technician
- Surgicenter – Anesthesia or No Anesthesia
- Testing Services
- Ultrasound Technician
- X-Ray Technician

## BASIC POLICY FORM FEATURES INCLUDE

- Sub-Limited Sexual Abuse
- Employment Benefits
- Defense Outside the Limits
- Incident Claim Trigger

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**MID-CONTINENT**  
UNDERWRITERS, INC



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# SOCIAL SERVICES PROGRAM

## PROGRAM HIGHLIGHTS

Coverage is written on a claims-made basis for PL and claims-made or occurrence for the GL, with prior acts if needed. We offer limits up to \$5M per incident and \$7M aggregate with low deductibles and competitive premiums.

In addition to our basic policy form, additional limits are available for sexual abuse and hired and non-owned auto. We are also able to provide Blanket additional insured, Primary wording for additional insureds, and Waiver of subrogation.

## CLASSES AVAILABLE

- Adoption Agency (domestic)
- Adult Group Homes
- Alcohol/Drug Rehabilitation – Residential (with detox)
- Alcohol/Drug Rehabilitation – Residential (without detox)
- Alcohol/Drug Rehabilitation – Methadone
- Alcohol/Drug Rehabilitation – Outpatient (with detox)
- Alcohol/Drug Rehabilitation – Outpatient (without detox)
- Counselor
- Crisis Pregnancy Center
- Employee Assistance Programs
- Family Counseling
- Family Planning Center
- Hotlines (phone crisis service)
- Meals on Wheels
- Mental Health Facility
- Mental Health/Challenged (day school)
- Mental Health/Challenged (group home)
- Mental Health/Challenged (senior citizens day care)
- Mental Health/Challenged (special home)
- Mental Health Services
- Miscellaneous Beds
- Nanny Services (no live-ins)
- Physical/Developmental Disability Facility
- Referral Agency
- Respite Care
- Shelter
- Sheltered Workshop
- Social Worker
- Transitional Living (with medical treatment)
- Transitional Living (without medical treatment)

## BASIC POLICY FORM FEATURES INCLUDE

- Sub-Limited Sexual Abuse
- Employment Benefits
- Defense Outside the Limits
- Incident Claim Trigger

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# LONG-TERM CARE PROGRAM

## PROGRAM HIGHLIGHTS AND ELIGIBILITY

### A.M. Best rated “A+” carrier

- Skilled nursing (nursing homes), assisted living including Alzheimer’s, independent living, and personal care homes
- Primary limits up to \$2M per occurrence and \$4M aggregate
- Professional liability written on a claims-made form
- General liability written on either a claims-made or occurrence form
- Prior acts available, where needed
- Extended reporting period available up to 36 months
- Minimum deductible is \$1,000
- Minimum premium as low as \$3,000 (depending on class)
- Multiple locations, claims experience, and risk management credits available
- Submissions only accepted from licensed brokers

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# ASSOCIATIONS AND FRANCHISES

## PROGRAM HIGHLIGHTS

### A.M. Best Rated A+ (Superior) Carrier

Associations and franchises can benefit from ProAssurance Mid-Continent's specialized programs. Typically, these programs are written on a master policy with individual limits specified by endorsement for each facility/franchise.

## PROGRAM BENEFITS INCLUDE:

- A singular product for each association or franchise with coverage specifically tailored to the entity's needs
- Specialized pricing and policy options
- Most classes/territories available
- Exclusivity for master policy programs in the same class within a given territory
- Easy administration

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# Working with ProAssurance Mid-Continent

## STEP 1

Obtain the required application by visiting [ProAssuranceMidContinent.com](http://ProAssuranceMidContinent.com).

Choose the "Programs" tab and click on the relevant class of business.

*ProAssurance Mid-Continent has the capability to quote/bind on other carriers' applications. Please contact your Underwriter for details.*

## STEP 2\*

Submit your completed application and any additional underwriting information to [MCsubmission@ProAssurance.com](mailto:MCsubmission@ProAssurance.com).

## STEP 3

If we accept your submission, you will receive a quote from your assigned Underwriter.

### \* STEP 2A

If this is your first submission to ProAssurance Mid-Continent, we will send you our New Broker Questionnaire.

### STEP 2B

While you complete the New Broker Questionnaire, we will send you indications for your submissions.

### STEP 2C

After you complete the New Broker Questionnaire, please submit it to [MCsubmission@ProAssurance.com](mailto:MCsubmission@ProAssurance.com).

Our ability to bind business is contingent on final approval of your New Broker Questionnaire. Once approved, we will assign an Underwriter to your office.

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Treated Fairly

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