



Professional Liability and FREE Risk Management Program for Ambulatory Surgery Centers!

Loss Control and Risk Management Support for Ambulatory Surgery Centers

What better way to differentiate yourself with your current ASC clients and future prospects than by providing **FREE risk management services** to assist them in how to utilize best practices to improve quality of care while also helping them to reduce their exposure to litigation.

Risk Management Services include:

- **Web Based Risk Assessment**
- **Risk Management Helpline**
- **Virtual University provides your client with free on-line Continuing Education (CE accredited)**
- **Risk Management Resource Center**
- **Newsletter and E-News Alerts**

Contact us today to learn more about this extraordinary offering from one of our most experienced A+ rated medical malpractice insurance carriers. Now more than ever, you owe it to yourself and your clients to bring value-added into the insurance buying process. Learn how you can differentiate yourself from your competitors and to take advantage of this rapidly growing class of health care business.

Coverage Offered Through:

- Best Rated "A+" – Financial Size Category XIII
- Professional / Experienced Underwriters
- Writing Medical Professional Liability Coverages for over 20 years.
- Fast and Fair Claims Handling by Experienced Professionals

Medical Professional Liability - Coverage Highlights

- Incident Sensitive Trigger
- Duty to Defend Form
- Medical Director Administrative Acts Coverage
- No Sexual Abuse Exclusion
- No Aids Exclusion
- Limits up to 5m/5m
- A Range of Deductible Options
- 1, 3, 5 Year and Unlimited ERP's
- Minimum Premium \$7,500.

Credits Available for

- JCAHO or AAAHC Accreditation
- Clean Loss History
- Retro Date Inception

Optional Coverage Enhancements

- Defense Outside the Limit
- Deductible Applies to Indemnity Only
- Silent on Punitive
- Delete the Medical Malpractice Warranty
- Consent to Settle

Commercial General Liability (Limits Apply Separately) - Coverage Highlights:

- Claims-Made or Occurrence Forms
- Minimum Premium \$2,500.
- Option to Provide Occurrence CGL on expiring Claims-Made CGL with "Gap" Endorsement
- Option for Employee Benefit Liability
- Option for Hired/Non-Owned Automobile Liability

Ambulatory Surgery Centers

A Growing Health Care Segment - An Opportunity for YOU!

Ambulatory surgery centers (ASCs) or surgicenters are medical facilities specializing in elective same-day or outpatient surgical procedures. Emergency care is not offered at these facilities. The word ambulatory comes from the Latin verb *ambulare*, which means "to walk." Patients treated in these surgical centers do not require admission to a hospital and are well enough to go home after the procedure. Much of the growth in outpatient surgeries was made possible through technological improvements which have allowed for faster patient recovery times. Other advances which have contributed to the expansion of ASCs include improved surgical techniques and medical instruments, anesthesia, and pharmaceuticals to better manage post-operative pain.

The types of surgical procedures performed in ASCs have changed significantly in recent years. Many of the early ASCs were outpatient centers for plastic surgery. Advances in minimally invasive surgical techniques in other specialties led to the expansion of ASCs for orthopedic, gastroenterological, urological, gynecological, and ophthalmological procedures as well as cancer screening.

The Joint Commission on Accreditation of Healthcare Organizations (JCAHO) lists nine types of ASCs that it currently accredits:

- cosmetic and facial surgery centers
- endoscopy centers
- ophthalmology practices
- laser eye surgery centers
- centers for oral and maxillofacial surgery
- orthopedic surgery centers
- plastic surgery centers
- podiatry clinics
- multi-specialty surgery centers



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hci has the expertise and market relations for your ASC clients!

Surgeons as well as patients tend to prefer ambulatory surgery centers for outpatient procedures for several reasons:

- **Cost.** In many cases, an outpatient procedure done in an ASC costs between one-half and one-third as much as the same procedure done in a hospital.
- **Convenience.** There is much less administrative paperwork at an ambulatory surgical center compared to the admissions process at most hospitals. Patients also like the fact that they can leave an ASC relatively quickly after their surgery, which translates into less time lost from work.
- **Presence of family and friends.** Whereas most hospitals keep patients recovering from a surgical procedure in separate rooms, in an ASC the patient can usually spend the recovery period after surgery with their loved ones.
- **Greater efficiency.** This advantage is particularly important to surgeons. It takes much less time to prepare an operating room in a specialized ASC for the next patient than in a standard hospital. Improved efficiency allows the surgeon to treat more patients in the same amount of time than he or she would be able to do in a hospital; some surgeons maintain that they can do three times the number of procedures in an ASC as they could in a hospital setting.
- **Greater control over procedures and standards.** Many doctors prefer working in an ASC because they can set the standards for staffing, safety precautions, postoperative care, etc., rather than having these things decided for them by a hospital manager.

Call us today to discuss your ASC accounts and prospective clients!

hci has markets for your **Ambulatory Surgery Centers** and More!!

Hospitals • Nursing Homes • Surgery Centers • Clinics • Medical Labs • Dialysis Centers
Hospices • Assisted Living Facilities • Emergency Medical Transportation • Medi-spas
Physicians & Surgeons • Medical Staffing Agencies • And More!

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Just a few of our recently written Surgicenters:

New York Women's Surgery Center	PL	\$ 44,800
Florida Outpatient Surgery Center	GL	\$ 5,000
Texas Digestive Surgery Center	PL GL	\$ 21,775
Pennsylvania Surgery Center	PL	\$ 35,000
Missouri Laser Surgery Center	PL	\$ 45,000
Pennsylvania Laser Surgery Center	PL GL	\$ 11,257
Texas Surgery Center	PL GL	\$ 49,500
Maryland Surgery Center	PL	\$ 2,500
Alabama Surgery Center	PL GL	\$ 12,875

**“Thank you!”
to all our fantastic Agency Partners.**