

# SURGERY CENTER PROGRAM

Malpractice & Management Liability Coverages from  
HEFFERNAN INSURANCE BROKERS



Heffernan Insurance Brokers (HIB), has developed an insurance program specifically for the Ambulatory Surgery Center Industry. We use "A" rated insurers that provide Medical Malpractice coverage and a package policy that addresses Directors & Officers, Employment Practices and Fiduciary Liability exposures in one policy.

## Highlights are

### MEDICAL MALPRACTICE

- In-house Limits up to \$5,000,000 are available with ability for higher limits
- First dollar defense is available
- Incident sensitive claims trigger
- Coverage can include all doctors and ancillary personnel, sharing limit with entity available
- Full prior acts coverage is available
- Coverage for medical directors is included
- General Liability & Employee Benefits Liability can be included
- Hired and Non-Owned Auto Liability may be available
- Defense costs are outside the limit of liability
- Punitive Damages Coverage where insurable by law

### MANAGEMENT LIABILITY

- Includes Directors & Officers Liability
- Includes Employment Related Practices Liability
- Can add Fiduciary Liability
- Limits can be applied separate to each coverage or shared under one limit
- Sexual harassment is included with no exclusion for fraudulent or intentional acts

Heffernan Insurance Brokers is a member of the Florida Hospital Association, ASC Association, and ASC societies in Florida, Georgia and South Carolina. HIB represents most of the insurers in the ASC industry.



HEFFERNAN INSURANCE BROKERS

A Member of the Heffernan Group

## Who do we contact?

Dennis Bartlett, Vice President  
Heffernan Insurance Brokers  
499 NW 70th Avenue,  
Suite 106  
Plantation, Florida 33317  
Ph. 954-316-1988 ext 101  
Nat'l 800-367-9402  
Fax 854-316-9446  
Email: dennisb@heffgroup.com

## Other Heffernan Offices California

San Francisco, Walnut Creek,  
Petaluma, Palo Alto, Orange,  
and Los Angeles

Oregon  
Portland

Florida  
Wellington

Heffernan Insurance Brokers was ranked #41st largest insurance agency in the country by *Business Insurance* magazine and #9th largest independently held agency in 2007.

www.heffgroup.com  
800.234.6787  
License #0564249