

Physicians Coverage

Admiral Insurance Group is proud to offer our comprehensive coverage to Physicians in varying degree of risks.

What's at Risk

Physicians face a great deal of risk due to the delicate nature of their work. Regardless of their specialty, each one of your Physicians need proper coverage to make sure they are sufficiently protected.

Our Solution

Admiral's extensive and unique coverage is tailored specifically for Physicians whether their practice is standard or a more complicated situation. Our enhanced form provides more than 30 distinct built-in enhancements, as well as optional endorsements to provide a custom solution that meets the needs of each specific risk. Our national wholesale broker experts can assist retail agents and their customers with the exact coverages needed.

The Admiral Advantage

Admiral Insurance is a wholesale dedicated, full-line specialty operation offering a broad spectrum of commercial casualty and professional liability insurance products. Since 1979, Admiral has been a member company of W.R. Berkley Corporation, whose insurance company subsidiaries are rated A+ (Superior) by A.M. Best Company.

*A.M. Best 2022 Financial Strength Rating

The partnership you want, the advantage you need.

Physicians Coverage

Coverage Capabilities

- Primary coverage: \$5M each claim/\$25M aggregate limits
- \$0 Deductibles available
- Extended ERP's available
- Ability to have defense outside
- DDR available
- Broad definition of Insured
- HIPPA coverage available
- Admin defense coverage
- Part-time credits available
- Locum tenens coverage
- Consent to settle with hammer
- Good Samaritan coverage

Sample Classes

- Hard to place Physicians
- Telemedicine
- Aesthetic procedures
- Moonlighting services
- Standalone Medical Director
- Physicians performing IME or consulting work
- Alternative medicine
- Clinical investigators
- Other non-direct patient care or treatment exposures:
 - Expert witness
 - MMJ evaluations

Contact Your Local Branch

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Admiralins.com

Products and services described above are provided through various surplus lines insurance company subsidiaries of W. R. Berkley Corporation and offered through licensed surplus lines brokers. Not all products and services may be available in all jurisdictions, and the coverage provided by any insurer is subject to the actual terms and conditions of the policies issued. Surplus lines insurance carriers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.