

Insurance Program for IVF Clinics & Laboratories

Sallop Insurance Inc. is an industry leader in crafting insurance coverage for various Miscellaneous Healthcare Facilities, particularly in the field of **Reproductive Medicine**. Sallop understands the unique exposures of the ART industry, and the evolving risks and services that are provided. We know how significant the work you do is, and if you are involved in a claim you need to have comprehensive insurance to supply sufficient funds for defense and settlement (up to the policy limits), so that you and your facility do not suffer a large financial loss.

Sallop has created a **Professional/General Liability** policy tailored to the unique exposures and risks associated with the ART community. The **Professional Liability** is designed to cover claims alleging negligence in the rendering of, or the failure to render professional services (*included but not limited to* the work being done in the lab). The **General Liability** insurance is protection against liability claims for bodily injury (BI) and property damage (PD) arising out of premises, operations, products, and completed operations; and advertising and personal injury (PI) liability.

Program Limits & Features:

Professional Liability (Claims Made)

\$1MIL Each Claim / \$3MIL Aggregate

General Liability (Occurrence)

\$1MIL Per Occurrence / \$3MIL Aggregate

Features

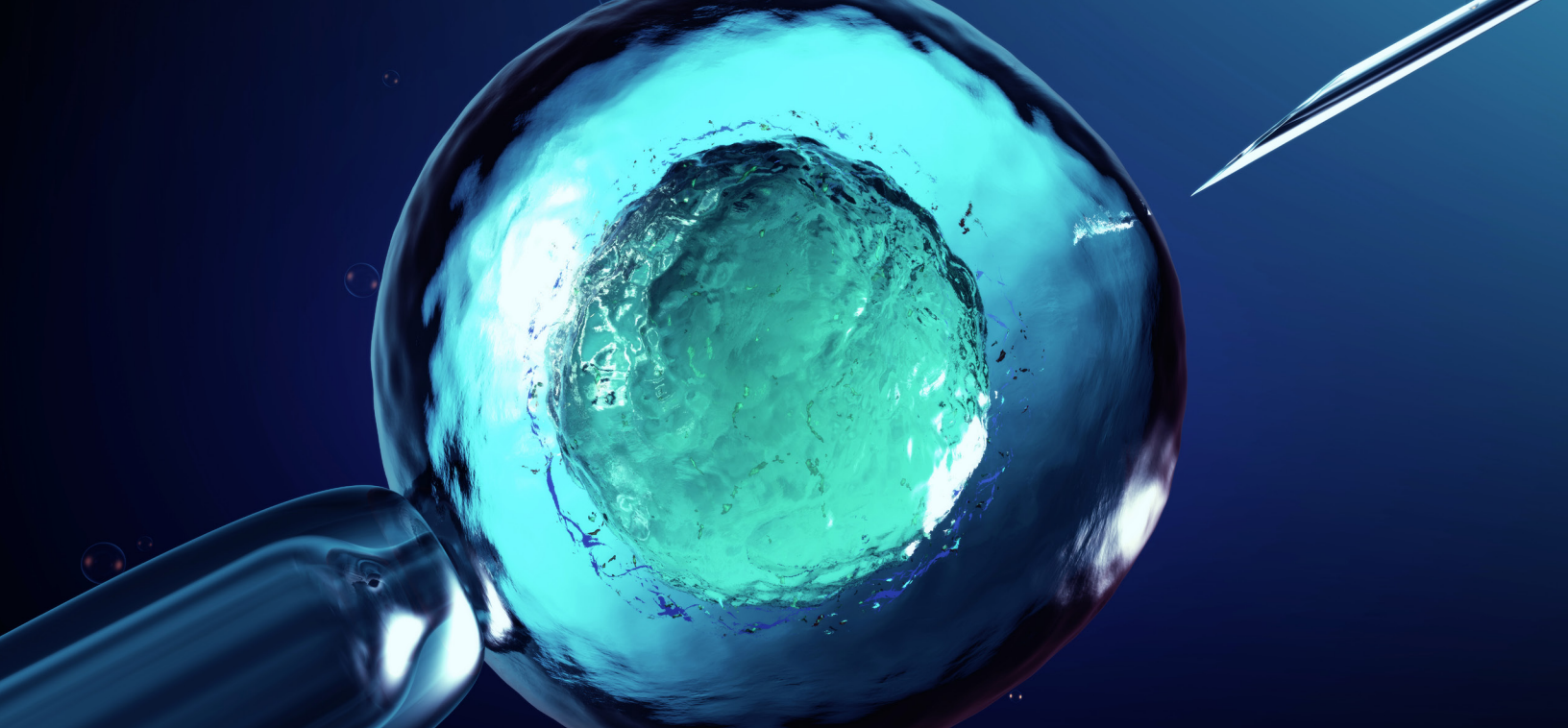
- Full Consent to Settle
- Deductible is indemnity only
- Punitive Damages (where insurable by law)
- Blanket Contractual Liability for all insuring agreements (reduces need for midterm contractual endorsements)
- Broad Definition of Who is an Insured including Medical Directors, Students and Volunteers
- Good Samaritan Coverage

SALLOP
Insurance Brokerage ■ Risk Mitigation ■ Special Risks

For more information please visit us at
sallop.com or contact us directly:

(P) 617-488-6600

info@sallop.com



Additional Insurance Coverage Considerations:

Property insurance does not only apply to building owners. This coverage is purchased by many IVF Clinics for their personal property such as equipment, supplies and computers.

Business Income and Extra Expense will cover the loss of income sustained during a suspension of operations at your premises due to a covered cause of loss.

Embryos in Storage coverage is designed to reimburse patients to cycle again, in the event that their embryos/oocytes/sperm in your care/custody/control are accidentally damaged/destroyed.

Cyber liability insurance will protect personally identifiable information, as well as confidential information, in paper or electronic format. This coverage offers up to a \$1MIL Limit for a breach in electronic healthcare records.

EPLI (Employment Practices Liability Insurance) covers businesses against claims by workers that their legal rights as employees of the company have been violated. EPLI provides protection against many kinds of employee lawsuits, including claims of: Sexual Harassment, Discrimination, Wrongful Termination, Wrongful Discipline, Deprivation of Career Opportunity and Mismanagement of Employee Benefit Plans.

Umbrella insurance allows a business to purchase additional limits to sit above their other liability coverages. Given the recent losses in your industry due to tank failures and loss of embryos this coverage will give you additional limits in the event that the standard policy limits are not enough to cover a large loss or lawsuit.

To obtain a full list of all coverage considerations for ART Facilities and Laboratories, please contact Sallop at info@sallop.com.