



# HEALTH CARE INSURANCE PROGRAMS

Did you know that you can obtain a quotation for your Miscellaneous Medical Facility, Home Health Care Provider or Medical Equipment supplier directly from Smith, Bell & Thompson? That's right! If you have a current brokerage agreement with Smith, Bell & Thompson and you meet all the licensing requirements, you can write these accounts directly with us and you keep all the commission!

Our Home Health Care program, HomeCareGuard, offers admitted coverage in most States (excluding New York). Our program for Medical Equipment Suppliers, MedEquipGuard, is usually admitted. Our Miscellaneous Medical Facilities program, HealthServicesGuard, is available only on Surplus Lines paper, but as long as you hold a valid License in the State the insured is domiciled in, you can place that business directly with us!

## HEALTHSERVICESGUARD™

### ELIGIBLE CLASSES

- Surgery Centers
- Dialysis Centers
- Community Health Centers
- Medical Spa's
- FTCA Clinics
- Cancer Treatment Centers
- Diagnostic Imaging Centers
- Laboratories
- Outpatient Care Facilities: Includes College or University Health Centers, Community Health Centers, & Urgent Care Centers
- Allied Health Schools

### INELIGIBLE CLASSES

- Nursing Homes
- Blood Banks
- IVF – In Vitro Fertilization
- Abortion Centers / Clinics
- OB / GYN
- Bariatric Surgery
- Plastic Surgery
- LASIK Surgery Centers
- Birthing Centers
- Intraoperative Neuromonitoring Groups or Facilities
- Ambulance/EMS
- Behavioral/Mental Health Facilities

*Always Non Admitted/Surplus Lines paper*

ADMINISTERED BY: SMITH BELL & THOMPSON PROGRAMS

## HOMECAREGUARD®

### ELIGIBLE CLASSES

- Home Health Care Agencies / Providers
- Visiting Nurse Associations
- Home Infusion Providers
- Hospice Providers
- Unskilled / ADL Providers
- Companion Care Providers

### INELIGIBLE CLASSES

- Nursing Homes
- Correctional Health Care
- Staffing & Locums

## MEDEQUIPGUARD®

### ELIGIBLE CLASSES

- Home Medical Equipment Suppliers (with and without retail operations)
- DME / HME providers to Homes and other facilities (Non-Invasive Equipment)
- Infusion Suites
- Equipment Distributors
- Drug Distributors

### INELIGIBLE CLASSES

- Mail Order Pharmacies
- Automobile Installation / Alteration Companies
- Repair of other's used DME for resale
- Manufacturers
- Wholesale Compounding Risks

*Usually Admitted paper, some exceptions may apply.*

**FOR MORE INFORMATION,  
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ON YOUR TEAM.