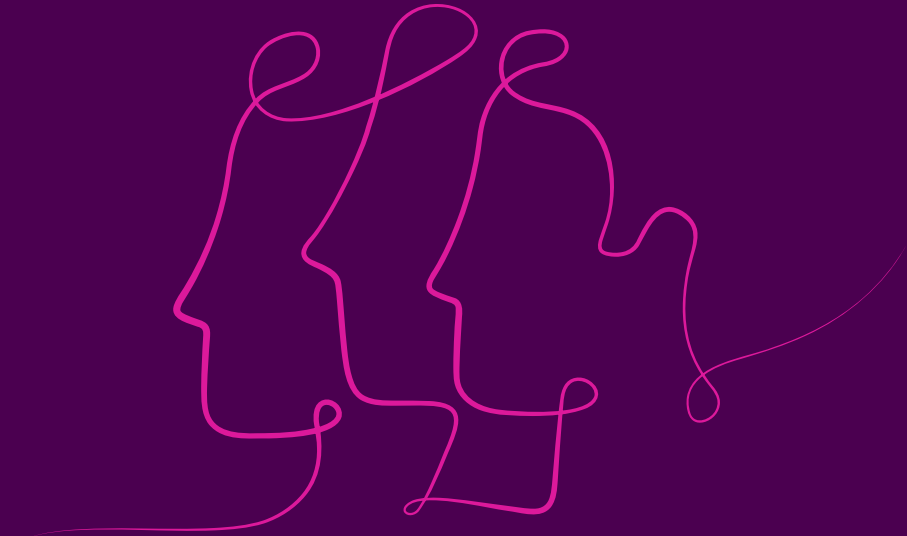
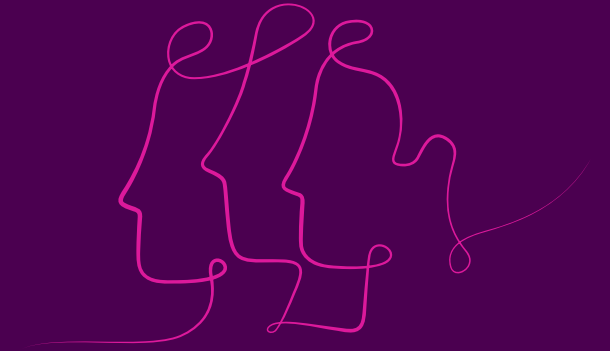


US Miscellaneous Medical Overview



Protection for medical professional liability exposures arising out of a wide range of healthcare-related businesses, including complex risks that can fall in the grey area of healthcare.

US Miscellaneous Medical Middle Market Product Overview



Beazley offers protection against medical professional liability exposures arising from a wide range of healthcare-related businesses, including hard-to-place risks. In addition to providing coverages that are standard in the marketplace for Miscellaneous Healthcare Professional Liability, Beazley policies offer some distinct benefits:

Benefits

- Choice of 'primary,' 'duty to defend,' and 'pay on behalf of' coverage for smaller risks that do not have access to the necessary claims handling expertise
- Claims cooperation/indemnification products available for larger risks with either in-house or appointed third party claims handling expertise, and the ability to fund significant self-insured retentions
- Both insurance and captive reinsurance solutions; these can be primary and/or excess follow form (subject to the underlying terms, conditions, and carrier)

Broad Coverage

- A modular policy form that gives flexibility in tailoring coverage to build a policy that meets the Clients' needs, including healthcare professional liability, sexual/physical misconduct liability, general liability, products completed operations liability, clinical trial liability, and E&O (financial loss)
- All modules have separate limits of liability
- Excess/umbrella policies able to schedule auto, and employer's liability policies
- Coverage available for employed and contracted physicians and midlevel providers

Limits/Minimum Premium

Typical Limits Deployed:

Primary \$1,000,000 / \$3,000,000 / \$15,000,000

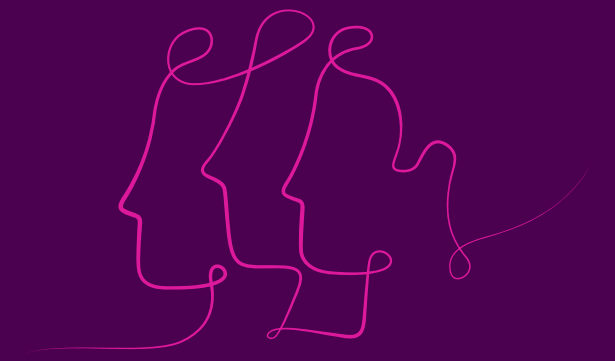
Excess \$5,000,000 / \$5,000,000

Minimum Deductible: \$10,000

Minimum Premium: \$25,000

Coverage: 100% or quota-share basis

US Miscellaneous Medical Middle Market Appetite



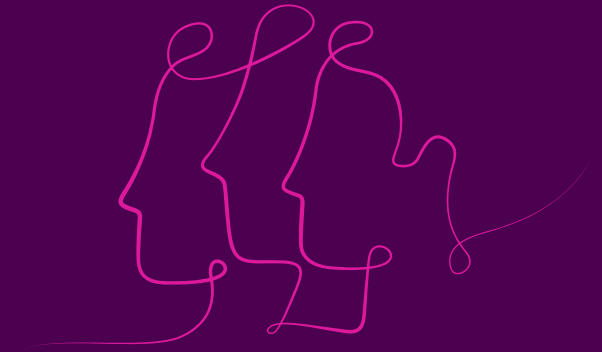
Preferred classes generally considered

- Applied Behavior Analysis (ABA) therapy
- Adoption agencies
- Adult daycare
- Alternative/complementary medicine
- Ambulance (air/ground/dispatch)
- Behavioral health (inpatient & outpatient)
- Blood banks
- Case management
- Community based clinics
- Counseling/mental health services
- Dental clinics/groups
- Dialysis centers
- Drug testing laboratories
- Egg/sperm/embryo banks
- Eye clinics
- Fertility clinics
- Foster care
- FTCA clinics
- Gyms/fitness centers
- Halfway houses
- Healthcare consultants
- Healthcare staffing
- Home health/companion care
- Hospice (inpatient & outpatient)
- Humanitarian medical relief
- Imaging centers (MRI, x-ray, etc.)
- Immunization services
- Laboratories (clinical/diagnostic/research)
- Locum tenens (lower severity specialties)
- Medi-spas/day spas
- Mobile clinics
- Occupational healthcare
- Organ procurement
- Pain management clinics
- Pharmacy (compounding/online/ retail)
- Physical/occupational/speech therapy
- Radiation/oncology clinics
- Rehabilitation facilities (inpatient & outpatient)
- Research foundations
- Retail/walk-in clinics
- Schools (medical/nursing/allied)
- Shelters (homeless/women's)
- Sleep disorder/apnea clinics
- Social service agencies
- Student clinics
- Substance abuse (inpatient & outpatient)
- Surgery centers
- Telemedicine
- Tissue banks
- Urgent care centers
- Veterinary clinics
- Weight loss clinics
- Wellness clinics
- Women's/abortion clinics

Classes Not Considered

- Correctional medicine
- Full continuum of LTC facilities
- Group homes (IDD)
- Managed care E&O
- Medical billing E&O
- Medical marijuana
- Obstetrical care

US Miscellaneous Medical Risk Management Services



Clinical risk services should come from experienced specialists who understand your profession-specific issues, regulatory requirements, levels of care, and unique patient or client population. That's why we've partnered with OmniSure, an independent consulting firm with a deep bench of seasoned clinicians with setting-specific expertise.

Beazley policyholders get unlimited access to OmniSure's confidential helpline for advice-on-demand, unlimited access to setting- and topic-specific online RiskFit® Essentials programs and receive periodic risk-related tips delivered to your inbox. Certain risks are eligible for a bespoke assessment with a qualified consultant.



Online Programs

RiskFit® guides you through profession-specific risk management principles.



Helpline

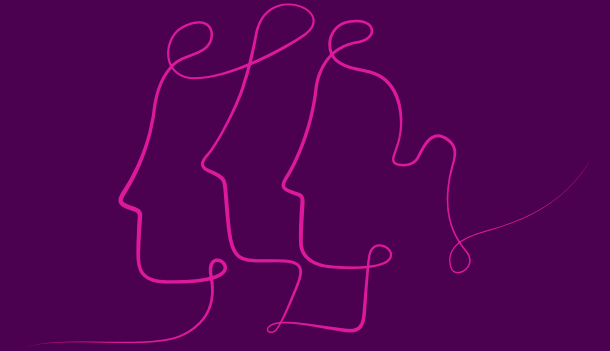
Advice-on-demand available via online form, phone, and email.



Risk Tips

Periodic RiskFit® Tips delivered directly to your email inbox.

US Miscellaneous Medical London Market



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Natalie Mauro

Product Leader – Global Miscellaneous Medical

Background:

- Joined Beazley in June 2016 as an Underwriter for the Misc. Med team
- Moved to London in 2018 to manage London Market distribution
- 15+ years of industry experience with 10 years in the Healthcare space
- Graduate of the University of Pittsburgh
- Designations: CPCU, AU, ASLI, AINS

Products Managed/Underwritten in London:

- US Miscellaneous Medical
- US Life Sciences
- US Virtual Care

Beazley Disclaimer

The descriptions contained in this communication are for preliminary informational purposes only and coverages are available in the US only on a surplus lines basis through a licensed surplus lines brokers underwritten by Beazley syndicates at Lloyd's. The exact coverage afforded by the products described herein is subject to and governed by the terms and conditions of each policy issued. The publication and delivery of the information contained herein is not intended as a solicitation for the purchase of insurance on any US risk. Beazley USA Services, Inc. is licensed and regulated by insurance regulatory authorities in the respective states of the US and transacts business in the State of California as Beazley Insurance Services (License#: 0G55497).