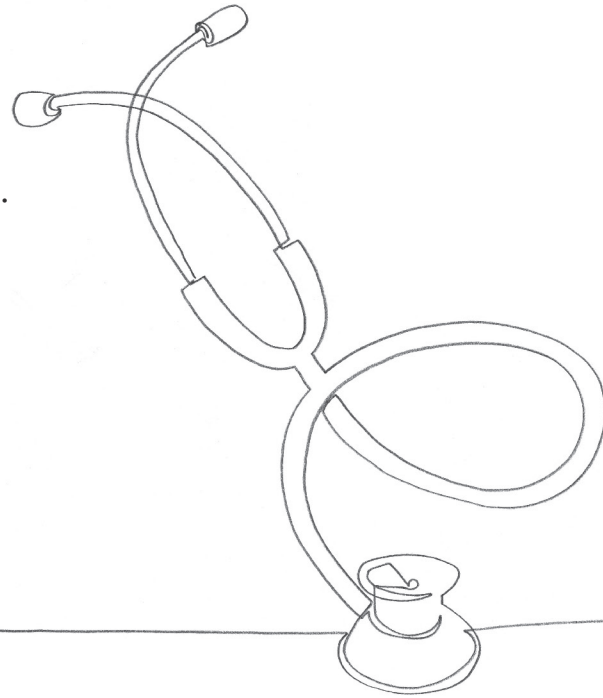


Beazley Safeguard Healthcare

Comprehensive risk management and
response solutions for healthcare providers.



By its very nature, the provision of healthcare can involve a high degree of physical and often intimate contact between medical staff and patients. Appreciating the sensitivities in such situations, providers seek to afford patients the highest possible degree of privacy and dignity.

While the vast majority of care is delivered in an appropriate and professional manner, instances can emerge where medical staff, patients or others exploit the vulnerabilities of those around them.

Healthcare providers already face numerous challenges in addressing such risks within hospitals and nursing homes, but, given the extent to which healthcare systems are shifting the delivery of care away from such environments towards smaller settings, and even into patients' own homes, the opportunity for inappropriate behaviour can increase.

The need to vet and train staff and to monitor both their behaviour and that of others is more critical than ever. Where allegations are made, a swift and surefooted response is essential – one that addresses the position of the person making the allegation and their family, as well as the broader constituencies of other patients and their families, the healthcare provider's staff, and the communities that the provider serves.

Allegations will often be disseminated very rapidly by traditional and social media and many providers will have little or no experience in dealing with this.

Beazley Safeguard has been designed as a comprehensive insurance, risk management and crisis response program to help healthcare providers and their management address areas of risk in the first instance, and to provide support in dealing with crisis response, communication and management.

Claims scenarios

- Rheumatologist found to have sexually abused four female patients during examinations
- Anesthesiologist convicted of sexually assaulting twenty-one sedated female patients
- Nurse charged with sexual assault of two children in paediatric hospital
- Practical nurse charged with sexual assault of 70 year old resident of long-term care facility.

Our clients will have access to the following:

Risk management and prevention services

Dedicated Safeguard risk management website, (www.beazleysafeguard.com) available 24 hours a day, seven days a week for employees and volunteers. Includes the following services, available to all primary insureds:

- Unlimited online child safety training modules available for all employees
- Beazley Safeguard's on-demand sexual abuse prevention training. Successful trainees receive a certificate of completion
- On-going training bulletins to keep the trainees current
- Best practice risk management procedures and guidance
- Searchable library of related articles and materials
- Telephone advice service covering risk management queries from managers
- Links to an accredited background check company with preferential rates for Beazley insureds.

Response services

If an organization experiences a situation that could give rise to a future claim Beazley can deploy experts to support an insured through the initial crisis period:

- C\$50,000 sub-limit available
- First dollar coverage (no self-insured retention applicable).

Our expert panel can offer the following services, which can be tailored to the demands of a particular situation:

- Crisis management and communication services
- Legal services
- Forensic and investigatory services
- Access to a range of other services such as victim support and government relations.

Insurance product

- Claims made and reported policy
- Duty to defend
- Defence costs inclusive within the limit
- Primary and excess considered
- Up to C\$5m limit for indemnity and defence excess of a self-insured retention (per victim)
- Minimum premium of C\$2,500 and minimum self-insured retention of C\$10,000
- Worldwide coverage
- Coverage includes negligent employment, investigation, supervision.

Beazley Safeguard Healthcare

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www.beazley.com/safeguardcanada