

Beazley Healthcare Management Liability

Beazley's enhanced management liability coverage is precisely tailored to the needs of healthcare organizations, including hospitals, long term care facilities and academic medical centers, protecting against directors' and officers' risks, employment practices liability risks, and fiduciary risks.



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Coverage

Beazley Remedy™ gives you the ability to purchase combined or separate limits of any of the four clauses outlined below on an admitted or surplus lines basis.

D&O

- Affirmative antitrust terms
- Affirmative provider selection terms
- Coverage for IRS, EMTALA and HIPAA claims
- Additional Side A D&O limit available
- Coverage available for independent contractors, medical directors and staff physicians.

Regulatory

- Dedicated regulatory billing errors and omissions clause
- Coverage for stark, anti-kickback and false claims act allegations
- Defense only option for governmental investigations, voluntary notifications and commercial payor actions
- Ability to purchase higher limits inclusive of defense, forensic experts and civil fines and penalties coverage
- Coinsurance between 10 and 50%
- Flexibility around retroactive coverage.

Employment practices

- Privacy violations included in inappropriate employment conduct
- Sublimited employment event coverage for public relations firm, security firm or mental health professionals in the event of a layoff of 20% or greater, workplace disasters or other specified employment events
- Bullying coverage included in the definition of harassment
- Preferred counsel consideration
- Affirmative third party liability coverage.

Fiduciary

- Coverage for civil fines assessed under HIPAA up to full policy limit
- Breach of fiduciary duty under ERISA
- Errors and omissions in the administration of benefits.

Access to BeazleySure

- Unlimited HR advice (English/Spanish) provides in-house staff more HR resources and helps policyholders to comply with often-conflicting federal and state laws
- Online training (English/Spanish) for managers and employees
- Handbook policy alerts makes regular updates easy (state-by- state and twice per year)
- Confidential hotline for employees and management, to resolve conflicts and prevent claims
- For broker/client demo: call +1 (559) 577 1308 or email: beazleysure@eplace.com

The descriptions contained in this broker factsheet are for preliminary informational purposes only. Coverages are underwritten by Beazley syndicates at Lloyd's and will vary depending on individual country law requirements and may be unavailable in some countries. Coverages are available in the US only on a surplus lines basis through licensed surplus lines brokers. The exact coverage afforded by the product(s) described in this factsheet are 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.

