

Miscellaneous Medical Professional Liability Appetite List

Preferred classes generally considered:

- AIDS Foundation and Organizations
- Adoption Agencies
- Adult Daycare
- Alternative and Complementary Medicine
- Ambulance – Air, Ground, Patient Transport
- Behavioral Health
- Blood Banks
- Call Centers
- Clinical Laboratories
- Clinical Trials/Research Organizations
- Contract Research Organizations
- Cord Blood and Stem Cell Banking
- Correctional/Prison Medicine
- Counseling/Psychological Services
- Dental
- Developmentally Disabled Group Homes
- Diagnostic Laboratories
- Dialysis/Hemodialysis/Nephrology
- Drug/Alcohol Abuse Rehabilitation
- Drug Testing
- Durable Medical Equipment (DME) Suppliers
- Embryo Banks
- Fertility Clinics
- Foster Care
- Healthcare Staffing
- Home Health
- Hospice (Inpatient and Outpatient)
- Humanitarian Medical Relief
- Imaging Centers (MRI, CT Scan, etc.)
- “MASH” units
- Locum Tenens – Excess
- Medical and Nursing Schools
- Medical Device Marketing Representatives
- Medi-spas
- Military Medicine
- Nutraceutical/Nutritional Products and Supplements
- Occupational Healthcare
- Optometry
- Organ Procurement
- Pathology Laboratories
- Pharmacies Wholesale/Retail
- Physical/Speech/Occupational Therapy
- Psychiatric Facilities (Inpatient and Outpatient)
- Public Healthcare Services
- Radiation/Oncology
- Reference Laboratories
- Rehabilitation Facilities (Inpatient and Outpatient)
- Research and Foundations
- Retail Clinics/Walk-in Clinics
- Sleep Disorder and Apnea Clinics
- Social Service Agencies
- Sperm Banks
- Student Clinics
- Surgery Centers
- Tissue Bank Procurement and Processing
- Urgent Care
- Veterinary

Classes generally not considered:

- Assisted Living Facilities
- CRNA (stand-alone)
- Child Daycare
- Continuing Care
- Independent Living Facilities
- Locum Tenens – Primary
- Managed Care E&O (stand-alone)
- Pharmacy Benefits Manager
- Obstetric Care Providers
- Retirement Communities
- Skilled Nursing Facilities

(Information current as of February 2017)

beazley



Miscellaneous Medical Professional Liability

Beazley Group

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In addition to providing coverages that are standard in the marketplace for Miscellaneous Healthcare Professional Liability, Beazley policies offer some distinct 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).

Furthermore, Beazley policies provide broad coverage that includes:

- Various combinations of miscellaneous medical professional liability/general liability/employee benefits liability/E&O (financial loss) coverages
- Products liability/completed operations
- Excess/umbrella policies including auto, and employers' liability
- Defense expenses outside limits and general liability on an occurrence basis on selected risks
- Coverage for employed and contracted physicians on a shared limits basis.

Claims

True worldwide claims coverage from a dedicated healthcare claims team with prior experience as former healthcare liability defense attorneys.

Limits/Minimum premium

Up to US \$25,000,000/\$25,000 minimum premium.

Submissions can be directed to one of the underwriters listed below:

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