

## Healthcare Management Liability Appetite List

Our Beazley Remedy product includes directors and officers liability, regulatory liability, employment practices liability, and fiduciary liability.

### Classes generally considered

Academic Medical Centers\*  
Accountable Care Organizations  
AIDS Foundation and Organizations  
Ambulance – Air, Ground, Patient Transport  
Assisted Living Facilities  
Behavioral Health  
Clinical Laboratories  
Correctional/Prison Medicine  
Community Care Retirement Communities  
Counseling/Psychological Services  
Developmentally Disabled Group Homes  
Dental Practices  
Diagnostic Laboratories

Dialysis/Hemodialysis/Nephrology  
Drug/Alcohol Abuse Rehabilitation  
Drug Testing  
Fertility Clinics  
Health Systems\*  
Home Health  
Hospice (Inpatient and Outpatient)  
Hospitals\*  
Imaging Centers (MRI, CT Scan, etc.)  
Independent Practice Associations (IPAs)  
Laboratories  
Long Term Care Facilities\*  
Medi-spas

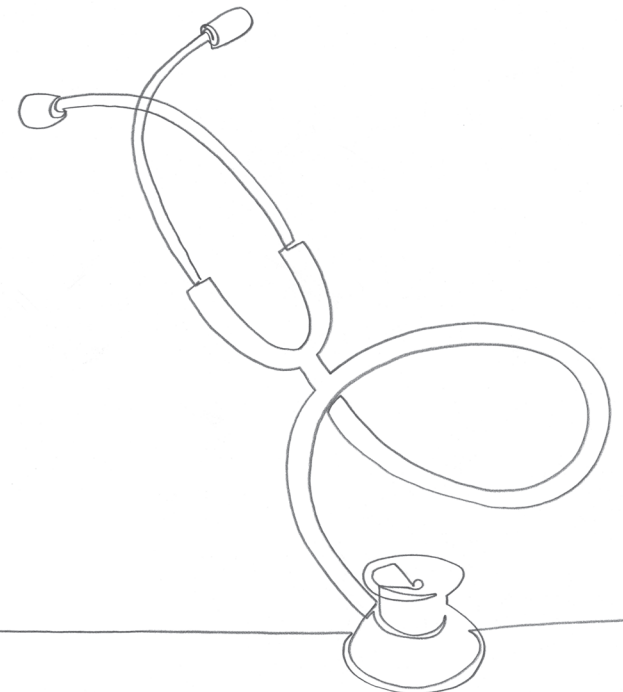
Occupational Healthcare  
Organ Procurement  
Outpatient Clinics  
Pharmacies  
Physician Groups\*  
Psychiatric Facilities (Inpatient and Outpatient)  
Public Healthcare Services  
Radiation/Oncology  
Rehabilitation Facilities (Inpatient and Outpatient)  
Research and Foundations  
Sleep Disorder and Apnea Clinics  
Skilled Nursing Facilities  
Surgery Centers  
Urgent Care

### Classes generally not considered

Adoption Agencies  
Child Daycare  
Foster Care  
Managed Care Organizations

(Information current as of March 2017)

\* Denotes enhanced regulatory liability coverage is available for these classes subject to additional underwriting information.



# Beazley Remedy™ Healthcare Management Liability

## Beazley Group

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### Coverage

Beazley Remedy™ gives you the ability to purchase combined or separate limits of any of the 4 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 (See class restrictions on previous page)
- 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 manager 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](mailto:beazleysure@eplace.com)

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