

Beazley Virtual Care

Comprehensive
protection for
telemedicine
providers.

Telemedicine offers significant benefits for healthcare providers and patients alike, providing on-demand access to high quality medical expertise that may be difficult or impossible to access locally. With an aging population and a rising incidence of chronic diseases, it can alleviate the burden on the healthcare system. And technological advances continue to broaden the services that can be provided.

But telemedicine comes with risks. These include potential jurisdictional issues and legal challenges when a doctor is in one state or country and his or her patients in another. It is also clearly more difficult for a remote physician or other healthcare professional to intervene in a rapidly deteriorating or acute situation.

Beazley's pioneering insurance policy covers all organizations involved in the provision of telemedicine. Currently, a company active in the fast growing telemedicine sector will normally need at least two insurance policies, and often more, to cover its varied exposures. Virtual Care avoids the potential gaps in coverage that can arise with such a piecemeal approach. The coverage can be tailored to meet the needs of all participants in the telemedicine value chain.

Coverages

- Professional Liability (medical malpractice)
- Technology based services liability
- Technology products liability
- General liability and products/completed operations liability
- Fire legal liability
- Medical payments
- Employee benefits liability
- Information security and privacy liability
- Privacy breach response services
- Regulatory defense and penalties
- PCI fines, expenses and costs
- Multimedia and advertising liability
- Physician limits that automatically adjust based on jurisdiction (PA, LA, IN, VA, NY)
- Blanket coverage for physicians, independent contractors and other level providers.

Coverages are provided in separate towers subject to a policy aggregate.

General liability is available on a claims made or occurrence form.



Beazley Virtual Care

Beazley Group

6 Concourse Parkway NE
Suite 2800

Atlanta, GA 30328

T +1 (770) 351 1660

F +1 (770) 396 7197

Beazley Group

333 West Wacker Drive

Suite 1400

Chicago, Illinois 60606

T +1 (312) 476 6200

F +1 (312) 476 6204

Territory

- All 50 states
- True worldwide coverage for claims brought anywhere in the world
- Surplus lines basis.

Appetite

- Patient and provider matching
- Second opinions
- Follow-up care
- Pinpoint delivery of specialty care
- Delivery of remote care
- Remote monitoring of patients
- Health products
- Web based information.

Who we can insure

- Medical providers (physicians, psychiatrists, psychologists, NPs/PAs, RNs; hospitals and other medical facilities; dentists and many other ancillary providers)
- Software/hardware/products manufacturers or developers (smart phones, tablets, laptops, monitors, watches, medallions)
- Telemedicine platform hosts.

Contact us

You can learn more about how Beazley Virtual Care can help your healthcare clients by contacting a member of our team:



Jennifer Schoenthal

Atlanta

T +1 (770) 351 1701

jennifer.schoenthal@beazley.com



Evan Smith

Chicago

T +1 (312) 476 6236

evan.smith@beazley.com



Chris Dunlavy

Atlanta

T +1 (770) 351 1696

chris.dunlavy@beazley.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 brochure 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.

beazley

www.beazley.com