

Inland Marine Medical and Diagnostic Equipment Policy

Beazley Inland Marine's Medical and Diagnostic Equipment Policy provides coverage for a wide range of mobile and emplaced medical and diagnostic equipment:

Classes

- MRI, x-ray and other imaging equipment
- Laboratory equipment
- Dental equipment
- Therapeutic equipment
- Veterinarian equipment.

Submission guidelines

- Business in operation at least three years
- Three year loss history.

Coverages

- At the insured's premises
- Equipment while in transit
- Equipment while at offsite locations
- Newly acquired and unscheduled equipment
- Expendable supplies
- Employee and patient property.

Additional coverage available:

- Optional machinery breakdown coverage
- Optional business interruption coverage.

Limits

Up to \$25,000,000

Minimum deductible

\$1,000

Minimum premium

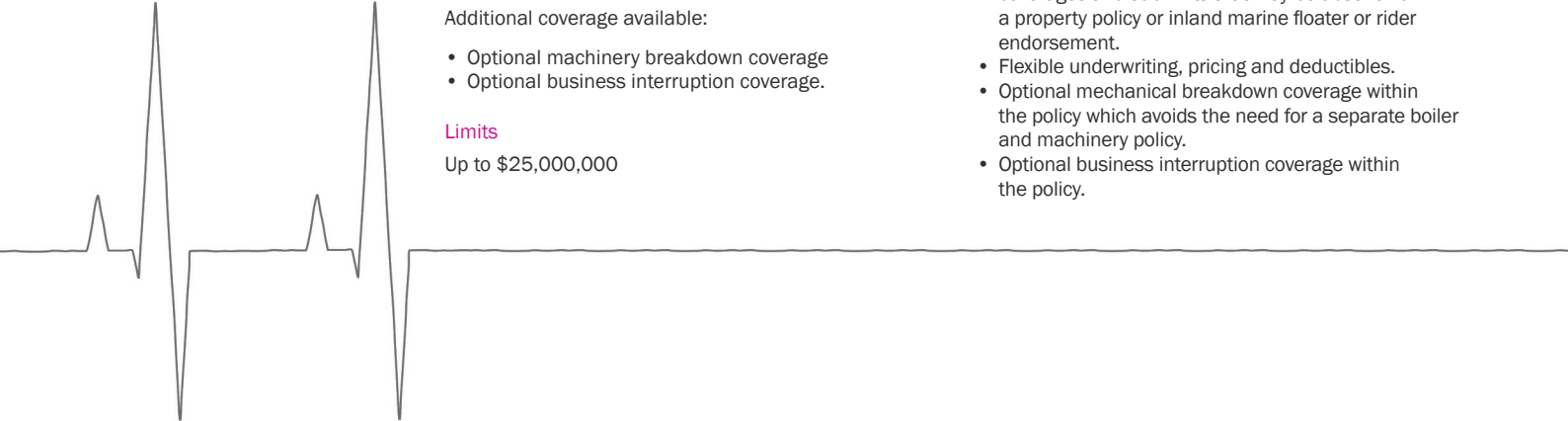
\$2,500

Policy form

The Beazley Medical and Diagnostic Equipment Policy form is specifically tailored to provide broad coverage for the insured's specialized and complex equipment.

Differentiators

- Beazley offers a tailored coverage form for the insured's equipment that is outside and in addition to the insured's property insurance program.
- Traditional property insurance, even with an inland marine floater or rider endorsement attached, may not provide completely suitable coverage, especially for equipment offsite and may have much higher deductibles.
- The Beazley form contains many useful additional coverages and sublimits that may be absent from a property policy or inland marine floater or rider endorsement.
- Flexible underwriting, pricing and deductibles.
- Optional mechanical breakdown coverage within the policy which avoids the need for a separate boiler and machinery policy.
- Optional business interruption coverage within the policy.



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Beazley USA Services, Inc.

The King Building
Suite 2800
Atlanta, GA 30328
T +1 (770) 351 1660
F +1 (770) 396 7197

Contact

Denise Abshire
Underwriter, Builders Risk/Inland Marine
San Francisco
T +1 (415) 263 4047
C +1 (415) 706 9850
denise.abshire@beazley.com

Kyle Kinsey
Underwriter, Builders Risk/Inland Marine
Atlanta
T +1 (770) 351 1683
C +1 (678) 294 3830
kyle.kinsey@beazley.com

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