

Beazley

Miscellaneous Medical Professional Liability

Protection against medical professional liability exposures arising out of a wide range of healthcare related businesses including hard to place risks.



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In addition to providing coverages that are standard in the marketplace for miscellaneous medical 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 employer's 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.

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.

Territories

Worldwide: claims brought anywhere in the world

Target

Insurable risks include (but are not limited to):

- Blood/tissue/sperm banks and organ procurement
- Clinical and reference labs, including forensic testing
- Correctional healthcare
- Healthcare staffing, home health, and hospice
- Medi-spas
- Social service agencies
- Behavioral health
- Rehabilitation: alcohol and detox
- Ambulance: ground and air
- Occupational health and retail clinics
- Foster and adoption.

Coverage

Coverage on a 100% or quota-share basis

Limits/Minimum premium

Up to \$25,000,000 capacity/\$25,000 minimum premium