

Beazley Virtual Care

Comprehensive
protection for
telemedicine
providers.

The convergence of technology and healthcare has created a need for customized insurance solutions. Beazley's Virtual Care product offers significant benefits for companies bridging the gap between technology and healthcare in fields such as telemedicine, lifestyle management, wearable devices and related service providers.

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

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Territory

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

Appetite

- EMR providers and services
- Healthcare analytic software
- Web-based health and wellness information
- Fitness trackers and wearable devices
- Lifestyle and healthcare coaching.

Who we can insure

- Medical and other ancillary healthcare providers
- Fitness and wellness coaches
- Software/hardware products manufacturing.

Contact us

You can learn more about how Beazley Virtual Care can help your healthcare clients by contacting a territory manager.



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