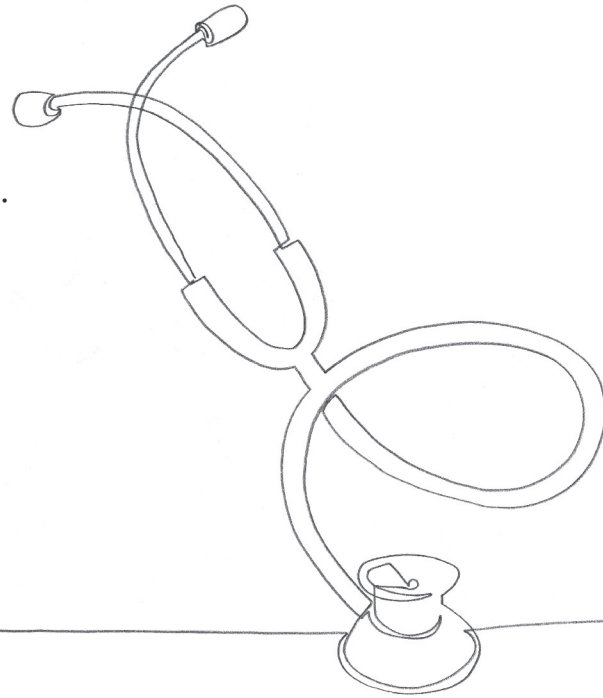


Beazley Safeguard Healthcare

Comprehensive risk management and
response solutions for healthcare providers.



By its very nature, the provision of healthcare can involve a high degree of physical and often intimate contact between medical staff and patients. Appreciating the sensitivities in such situations, providers seek to afford patients the highest possible degree of privacy and dignity.

While the vast majority of care is delivered in an appropriate and professional manner, instances can emerge where medical staff, patients or others exploit the vulnerabilities of those around them. There have been a number of cases in recent years where healthcare providers have faced accusations of systemic abuse, usually by a single perpetrator, across many years.

Healthcare providers already face numerous challenges in addressing such risks within hospitals and nursing homes, but, given the extent to which the US healthcare system is shifting the delivery of care away from such environments towards smaller settings, and even into patients' own homes, the opportunity for inappropriate behaviour can increase.

The need to vet and train staff and to monitor both their behaviour and that of others is more critical than ever. Where allegations are made, a swift and surefooted response is essential – one that addresses the position of the person making the allegation and their family, as well as the broader constituencies of other patients and their families, the healthcare provider's staff, and the communities that the provider serves.

Allegations will often be disseminated very rapidly by traditional and social media and many providers will have little or no experience in dealing with this.

Beazley Safeguard has been designed as a comprehensive insurance, risk management and crisis response program to help healthcare providers and their management address areas of risk in the first instance, and to provide support in dealing with crisis response, communication and management.

Claims examples

- **Hospital:** pediatrician convicted of sexual assault against young patients in several settings over 15 year period. Suit was brought against the hospital, individual physicians and the state medical society
- **Urgent care center:** suits brought against urgent care center alleging negligent employment of physician accused of sexual assault against two female patients. Physician had a previous conviction for sexual crimes
- **Nursing home:** accusations of sexual abuse of nursing home resident with Alzheimer's leading to civil action against the facility and its administrators
- **Mental health facility:** allegation of sexual assault by one patient against another who was sedated. Security cameras recorded the incident and patient alleged failure to supervise
- **Ambulance:** multiple lawsuits by female patients against ambulance company alleging sexual assault by EMT during transit.

Our clients will have access to the following:

Risk management and prevention services

Dedicated Safeguard risk management website, (www.beazleysafeguard.com) available 24 hours a day, seven days a week for employees and volunteers. Includes the following services, available to all primary insureds:

- Unlimited online child safety training modules available for all employees
- Beazley Safeguard's on-demand sexual abuse prevention training. Successful trainees receive a certificate of completion
- On-going training bulletins to keep the trainees current
- Best practice risk management procedures and guidance
- Searchable library of related articles and materials
- Telephone advice service covering risk management queries from managers
- Links to an accredited background check company with preferential rates for Beazley insureds.

Response services

If an organization experiences a situation that could give rise to a future claim Beazley can deploy experts to support an insured through the initial crisis period:

- \$50,000 sub-limit available
- First dollar coverage (no self-insured retention applicable).

Our expert panel can offer the following services, which can be tailored to the demands of a particular situation:

- Crisis management and communication services
- Legal services
- Forensic and investigatory services
- Access to a range of other services such as victim support and government relations.

Insurance product

- Claims made and reported policy
- Duty to defend
- Defense costs inclusive within the limit
- Primary and excess considered
- Up to \$5m limit for indemnity and defense excess of a self-insured retention (per victim)
- Minimum premium of \$5,000 and minimum self-insured retention of \$10,000
- Worldwide coverage
- Coverage includes negligent employment, investigation, supervision.

Beazley Safeguard Healthcare

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