

Beazley Medical Malpractice

Specialist insurance for small businesses.



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Beazley Group

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The provision of healthcare has always carried risk: the Hippocratic oath forbade doctors operating on patients to remove gallstones because the procedure was deemed too risky. But as medicine has advanced, expectations have risen and tolerance for risk has diminished. If something goes wrong, someone must be to blame.

At the same time, the complexity of modern medicine brings risks of its own. Often these have little to do with the mission of healthcare providers and caregivers. They derive from complex rules such as those regarding the handling of confidential information. If these risks are not well handled, they can prove enormously costly.

Beazley is an expert in the healthcare sector and has created a medical malpractice insurance package specifically designed for small businesses.

Cover overview

We offer a claims made policy with cover available for:

- Medical malpractice
- Professional indemnity
- Public/General liability
- Product liability
- Breach of professional confidentiality
- Libel and slander
- Inquest costs
- Loss of documents
- Good Samaritan acts.

The descriptions contained in this communication are for broker 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. The exact coverage afforded by the products described in this brochure is subject to and governed by the terms and conditions of each policy issued.

Beazley Solutions Limited is a service company that is part of the Beazley group of companies. Beazley Solutions Limited has authority to enter into contracts of insurance on behalf of the Lloyd's underwriting members of Lloyd's syndicates 623 and 2623 which are managed by Beazley Furlonge Limited. Beazley Solutions Limited is an appointed representative of Beazley Furlonge Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the UK (ref 204896) in its capacity as insurer.

In addition to enhanced wordings, we also provide cover for:

- Cyber and data breach
- Reputational harm.

Target market

A range of small businesses can benefit from Beazley's medical malpractice cover including:

- **Complementary medical practitioners.** For example acupuncturists, counsellors, homeopaths, hypnotherapists, masseurs and reflexologists.
- **Corporate health providers.** For example ambulance/repatriation services, beauty salons, laser eye clinics, health and fitness/gyms, health screening/mobile units, medical centres and medical employment agencies.
- **Medical establishments.** For example fertility clinics, cosmetic clinics, day care centres and nursing homes.
- **Supplementary medical practitioners.** For example audiologists, beauticians, paramedics, advanced paramedics, emergency medical technicians, first aiders, podiatrists, speech therapists, opticians, pharmacists/chemists, carers, clinical and physiologists.
- **Registered medical practitioners.** For example doctors, dentists, surgeons, nurses, advanced nurse practitioners and cosmetic practitioners.

Limits

- £10m (€12.86m) any one claim
- £10m (€12.86m) in the aggregate.