

Healthcare Management Liability Appetite List

Our Beazley Remedy product includes directors and officers liability, regulatory liability, employment practices liability, and fiduciary liability.

Classes generally considered

Academic Medical Centers*
Accountable Care Organizations
AIDS Foundation and Organizations
Ambulance – Air, Ground, Patient Transport
Assisted Living Facilities
Behavioral Health
Clinical Laboratories
Correctional/Prison Medicine
Community Care Retirement Communities
Counseling/Psychological Services
Developmentally Disabled Group Homes
Dental Practices
Diagnostic Laboratories

Dialysis/Hemodialysis/Nephrology
Drug/Alcohol Abuse Rehabilitation
Drug Testing
Fertility Clinics
Health Systems*
Home Health
Hospice (Inpatient and Outpatient)
Hospitals*
Imaging Centers (MRI, CT Scan, etc.)
Independent Practice Associations (IPAs)
Laboratories
Long Term Care Facilities*
Medi-spas

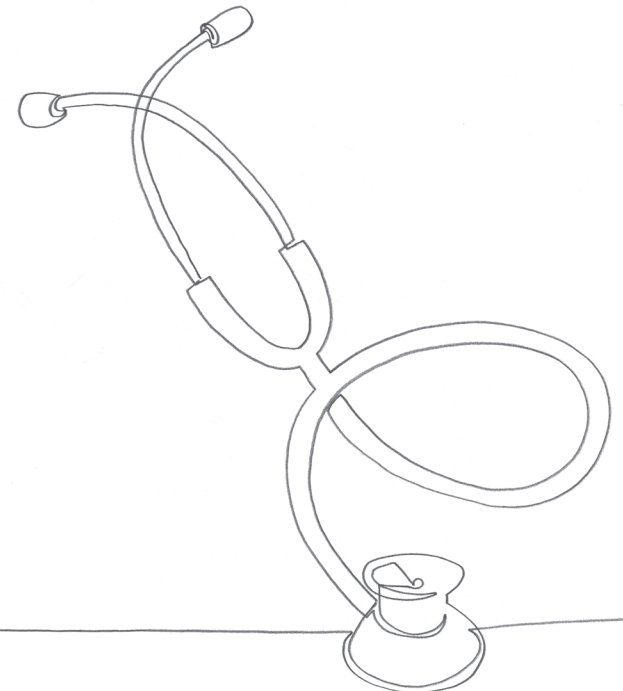
Occupational Healthcare
Organ Procurement
Outpatient Clinics
Pharmacies
Physician Groups*
Psychiatric Facilities (Inpatient and Outpatient)
Public Healthcare Services
Radiation/Oncology
Rehabilitation Facilities (Inpatient and Outpatient)
Research and Foundations
Sleep Disorder and Apnea Clinics
Skilled Nursing Facilities
Surgery Centers
Urgent Care

Classes generally not considered

Adoption Agencies
Child Daycare
Foster Care
Managed Care Organizations

(Information current as of March 2017)

* Denotes enhanced regulatory liability coverage is available for these classes subject to additional underwriting information.



Beazley Remedy™ Healthcare Management Liability

Beazley Group

45 Rockefeller Plaza
16th floor
New York, NY 10111
T +1 (212) 801 7100
F +1 (212) 586 2028

333 West Wacker Drive
Suite 1400
Chicago, IL 60606
T +1 (312) 476 6200
F +1 (312) 476 6204

6 Concourse Pkwy NE
Suite 2800
Atlanta, GA 30328
T +1 (770) 351 1160
F +1 (770) 396 7197

Beazley Insurance Services

Ernst & Young Plaza
725 S Figueroa Street
Suite 2050
Los Angeles, CA 90017
CA Lic. #OG55497
T +1 (213) 228 7700
F +1 (213) 228 7701

Coverage

Beazley Remedy™ gives you the ability to purchase combined or separate limits of any of the 4 clauses outlined below on an admitted or surplus lines basis.

D&O

- Affirmative antitrust terms
- Affirmative provider selection terms
- Coverage for IRS, EMTALA and HIPAA claims
- Additional Side A D&O limit available
- Coverage available for independent contractors, medical directors and staff physicians

Regulatory

- Dedicated regulatory billing errors and omissions clause
- Coverage for Stark, anti-kickback and False Claims Act allegations
- Defense only option for governmental investigations, voluntary notifications and commercial payor actions
- Ability to purchase higher limits inclusive of defense, forensic experts and civil fines and penalties coverage (See class restrictions on previous page)
- Coinsurance between 10 and 50%
- Flexibility around retroactive coverage

Employment Practices

- Privacy violations included in inappropriate employment conduct
- Sublimited Employment Event coverage for public relations firm, security firm or mental health professionals in the event of a layoff of 20% or greater, workplace disasters or other specified employment events
- Bullying coverage included in the definition of harassment
- Preferred counsel consideration
- Affirmative third party liability coverage

Fiduciary

- Coverage for civil fines assessed under HIPAA up to full policy limit
- Breach of fiduciary duty under ERISA
- Errors and omissions in the administration of benefits.

Access to BeazleySure

- Unlimited HR advice (English/Spanish) provides in-house staff more HR resources and helps policyholders to comply with often-conflicting federal and state laws
- Online training (English/Spanish) for manager and employees
- Handbook policy alerts makes regular updates easy (state-by-state and twice per year)
- Confidential hotline for employees and management, to resolve conflicts and prevent claims
- For broker/client demo: call +1 (559) 577 1308 or email:

beazleysure@eplace.com

Underwriters

Kelly Webster
T +1 (312) 476 6211
kelly.webster@beazley.com

Carolyn Connors
T +1 (213) 228 7708
carolyn.connors@beazley.com

Greg Staron
T +1 (212) 801 7140
greg.staron@beazley.com

Jack Sheehan
T +1 (617) 239 2626
jack.sheehan@beazley.com

Ed Fedak
T +1 (770) 351 1707
edward.fedak@beazley.com

Stavan Israel
T +1 (312) 476 6227
stavan.israel@beazley.com

Scott Adams
T +1 (312) 476 6271
scott.adams@beazley.com

Destiny Thomas-Adams
T +1 (770) 351 1762
destiny.thomas-adams@beazley.com

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