Private Enterprise/Small Business
Miscellaneous Medical Professional & General Liability
Appetite List

Classes generally considered

Addiction Counselor/Interventionist
Administrative
Adult Daycare
Alcohol & Drug Rehabilitation (Adults)
Ambulance – Ground, Patient, Transport
Artificial Limb Clinics
Audiologist
Behavioral Analyst
Blood Bank Technician
Cardiology Technician
Case Management
Companion
Counselor
Cytotechnologist
Diagnostic Imaging (X-Ray, MRI, CAT Scan, Ultrasound)
Dialysis Centers
Dietician/Nutritionist
EKG/EEG Technician
Health & Fitness Center
Hearing Aid Fitter
Home Health
Homemaker
Hospice Care
Mental Health (Clinics/Intern/Counselor)
Lab Technician
LVN/LPN
Marriage/Family Counselor
Massage Therapist
Medical Clinic/Director
Medical Labs
Medical Services
Medical Records Technician
Occupational Therapist
Recreation Therapist
Optometrist
Pharmacy
Phlebotomist
Physical Therapy
Psychologist
Recreation/Respiratory Therapist
Social Services Agencies
Speech Therapist
Testing Services

Classes generally not considered

Acupuncturist/Clinic
Abortion Clinics
CRNA (stand-alone)
Child Daycare
Dental
Doctors
Hospitals
Locum Tenens – Primary
Managed Care E&O (stand-alone)
Medical Marijuana
Medi Spas
Nurse (Nurse Aide, RN, Practitioner)
Pharmacy Benefits Manager
Veterinary

(Information current as of March 2013)
Miscellaneous Medical Professional & General Liability

Small healthcare organizations face a range of increasingly sophisticated risks. In today’s litigious business climate, one bodily injury claim has the potential to wipe out a small business’s financial resources. Healthcare companies with fewer employees on the payroll are also more likely to use the services of a third-party vendor or volunteers, opening up the potential for additional liability.

Wireless network implementations, Electronic Medical Record (EMR) conversion initiatives and more have increased security concerns and tested a business’s technology resources. Beazley’s offering goes beyond most standard miscellaneous medical policies and offers network security protection, including data breach notification costs.

Key feature
A professional and general liability policy that includes products liability

Additional coverages available for:
- Defense limits
- Abuse and molestation
- Hired and non owned auto
- Employee benefits liability
- WA and OH stop gap
- Computer network security and privacy, including notification costs
- Twin Towers

Target market
A broad spectrum of companies, including (but not limited to):
- Adult daycare
- Ambulance – Ground, Patient Transport
- Case management
- Diagnostic and dialysis centers
- Home health
- Medical laboratories and clinics
- Occupational and physical therapy
- Imaging centers (CAT Scan, MRI, X-Ray, etc.)

Limits
Up to US $5M
Minimum deductible: $2,500
Minimum premiums: $500

Territories
US

Contact
Susan Speer Katie Guiou
+1 (312) 476 6278 +1 (770) 576 1538
susan.speer@beazley.com katie.guiou@beazley.com

James Lannon Laura Kukulan
+1 (215) 446 8410 +1 (415) 263 4070
james.lannon@beazley.com laura.kukulan@beazley.com

The descriptions contained in this communication are for preliminary informational purposes only and coverages are available in the US only on a surplus lines basis through licensed surplus lines brokers underwritten by Beazley syndicates at Lloyd’s. The exact coverage afforded by the products described herein is 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. Beazley USA Services, Inc. is licensed and regulated by insurance regulatory authorities in the respective states of the US and transacts business in the State of California as Beazley Insurance Services (License#: 0G5497).