

# Beazley Small Business/Private Enterprise Miscellaneous Medical Policy Highlights

## Potential risks

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, which opens up the potential for additional liability.

## What the coverage provides

If a client, employee, or subcontractor should claim you caused them bodily injury or damaged their property, you may face a costly lawsuit or settlement. Our coverage pays for these types of claims, including defense costs; and any judgments and settlements, including required interest and medical expenses for an injured party.

Beazley's offering also goes beyond most standard miscellaneous medical policies and offers network security protection, including the cost to notify affected individuals in the event a patient's personal information is breached. It provides protection against claims if you were to become legally obligated to pay as a result of an error or omission in your professional work and responds to claims of professional liability in the delivery of your technical services.

## Among the benefits:

- Professional liability
- General liability
- Products/Completed Operations Liability
- Fire Legal Liability
- Medical Payments
- Information Security & Privacy Liability
- Privacy Breach Response Services
- Regulatory Defense & Penalties
- Public Relations & Crisis Management
- PCI Fines & Costs
- Employee Benefits Liability
- Volunteer workers and blanket independent contractor coverage
- Landlord coverage
- Punitive damages coverage (where insurable)
- Sexual abuse coverage

Over \$11M in aggregate limit on every quote

## Additional coverage available for:

- Additional Claims Expense limit options
- Blanket additional insured where required by contract
- Coverage for financial loss (E&O)
- Hired and non-owned auto
- WA & OH stop gap

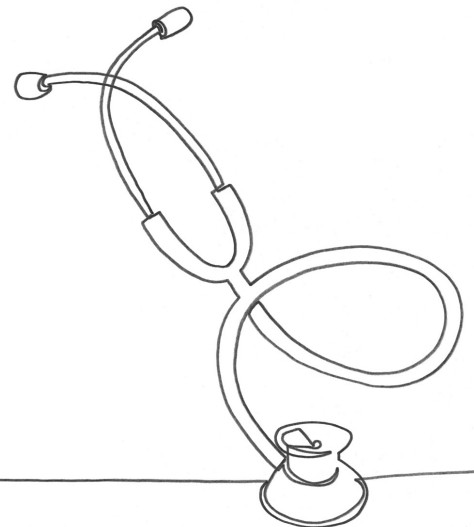
## Why Beazley

Our coverage is designed to cater to unique miscellaneous healthcare risks, with coverage tailored to your needs. Our approach to underwriting provides a flexible yet consistent solution for our small business clients.

Beazley is a leader in managing healthcare risks, with more than two decades of experience underwriting healthcare liability insurance. Our Private Enterprise team is comprised of industry professionals with in-depth specialty lines insurance expertise. We have also invested heavily in claim support to provide highly proactive services in the event of a claim. Our claim and underwriting professionals work on your behalf as a team — a business model that provides you with optimal value and support. Most of our claim and underwriting managers are former attorneys with many years of legal experience — offering straight answers in a seemingly complex world.

For more information, contact your insurance agent or go to [www.beazley.com/pe](http://www.beazley.com/pe).

Beazley plc (BEZ.L), is the parent company of global, specialist insurance businesses with operations in the UK, US, France, Germany, Ireland, Singapore, Hong Kong and Australia. Beazley's underwriters in the United States focus on writing a range of specialist insurance products. In the admitted market, coverage is provided by Beazley Insurance Company, Inc., an A.M. Best A rated carrier licensed in all 50 states. Beazley is a market leader in many of its chosen lines, which include professional indemnity, property, marine, reinsurance, accident and life, and political risks and contingency.



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## Small Business/Private Enterprise Team

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