

# Beazley Virtual Care

Comprehensive  
protection for  
telehealth providers.

Telemedicine promises a revolution in healthcare, enabling clinicians to monitor and measure patient health at a distance. Remote rural communities in particular stand to benefit enormously from the improved access to health services that telemedicine can offer when delivered straight to the home.

But telemedicine comes with risks. These include potential jurisdictional issues and legal challenges when a doctor is in one state or country and his or her patients in another. It is also clearly more difficult for a remote physician or other healthcare professional to intervene in a rapidly deteriorating or acute situation.

Beazley's pioneering insurance policy covers all organizations involved in the provision of telehealth. Currently, a company active in the fast growing telemedicine sector will normally need at least two insurance policies, and often more, to cover its varied exposures. Virtual Care avoids the potential gaps in coverage that can arise with such a piecemeal approach. The coverage can be tailored to meet the needs of all participants in the telemedicine value chain.

## Coverages

- Professional liability (medical malpractice)
- Technology based services liability
- Technology products liability
- General liability and products/completed operations liability
- Fire legal liability
- Medical payments
- Employee benefits liability
- Information security and privacy liability
- Privacy breach response services
- Regulatory defense and penalties
- PCI fines, expenses and costs
- Multimedia and advertising liability
- Physician limits that automatically adjust based on jurisdiction (PA, LA, IN, VA, NY)
- Blanket coverage for physicians, independent contractors and other level providers.

Coverages are provided in separate towers subject to a policy aggregate.

General liability is available on a claims made or occurrence form.

## Territory

- All 50 states
- True worldwide coverage for claims brought anywhere in the world
- Surplus lines basis.



# Beazley Virtual Care

## Beazley Group

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## Appetite

- Patient and provider matching
- Second opinions
- Follow-up care
- Pinpoint delivery of specialty care
- Delivery of remote care
- Remote monitoring of patients
- Health products
- Web based information.

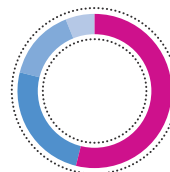
## Who we can insure

- Medical providers (physicians, psychiatrists, psychologists, NPs/PAs, RNs; hospitals and other medical facilities; dentists and many other ancillary providers)
- Software/hardware/products manufacturers or developers (smart phones, tablets, laptops, monitors, watches, medallions)
- Telemedicine platform hosts.

Most of Beazley's clients (see chart below) are mid sized and small healthcare service providers. These include remote providers of physician or psychiatric consultations through an app or online portal, as well as providers in the dermatology, behavioral and cardiology sectors. But providers of lifestyle management services, such as weight loss coaching and treatments for male baldness, have also purchased coverage. A third market segment comprises the technology companies that make telemedicine possible, including software/hardware manufacturers or developers and platform hosts.

The descriptions contained in this broker factsheet are for 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. Coverages are available in the US only on a surplus lines basis through licensed surplus lines brokers. The exact coverage afforded by the product(s) described in this brochure are 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.

## Virtual Care clients



- Telemedicine consultation and service provision 54%
- Lifestyle management 25%
- Technology services 15%
- Wearables 6%

## Contact us

You can learn more about how Beazley Virtual Care can help your healthcare clients by contacting a member of our team:



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