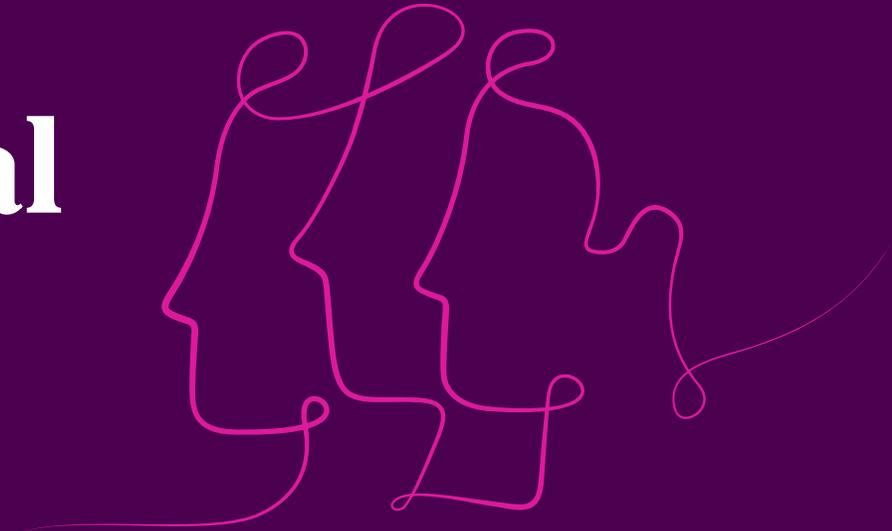
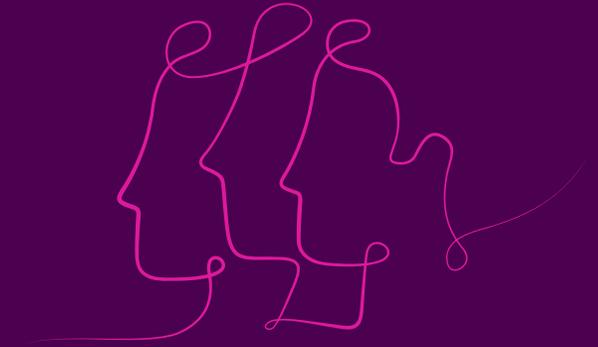


US Hospital Professional Liability



Broad and flexible protection for the full spectrum of hospitals.

US Hospital Professional Liability Appetite Overview



Our Appetite & Experience

With more than 20 years of experience in this class, we have a broad appetite for US hospitals, from rural critical access hospitals to large urban multi-facility health systems. We can offer duty-to-defend or claims cooperation policies, as required, and have the capacity to write facultative reinsurance of hospital captive vehicles and the ability to write excess follow form policies.

Limits Available

Up \$5M

Availability

United States domiciled businesses

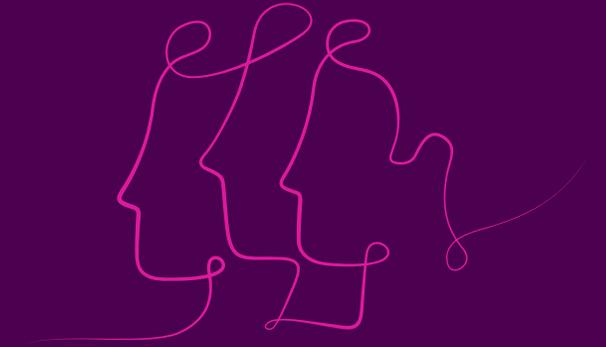
Coverage Highlights

Beazley policies can provide coverage that includes:

- Full spectrum of hospital risks insured, from small community to major tertiary teaching institutions
- Hospital professional, general, and umbrella liability (excluding executive lines)
- Employed physicians and residents
- Clinical trials
- Managed care liability
- Related medical incident language (i.e., multi-claimant events)
- Aggregate retentions (subject to the application of a maintenance deductible)
- Damages awarded against the assured
- Defense costs and expenses

US Hospital Professional Liability

The Beazley Difference



Stability & Knowledge

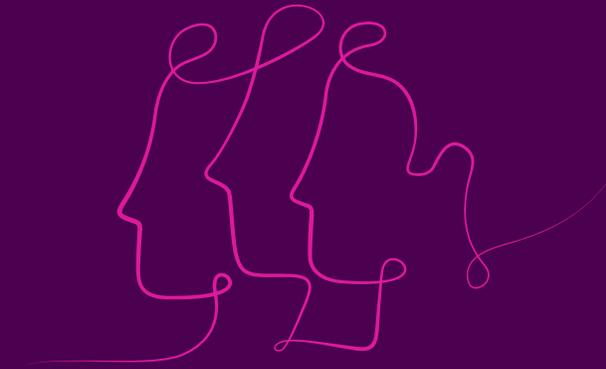
- 20+ years of experience insuring US hospitals
- Dedicated experts
- Market-leading life sciences, management liability, and cyber knowledge
- Analytical expertise from the HealthRate database, representing claims data from 50% of US hospital beds

Claims

- Dedicated claims team to assist throughout the claims process, with a background in medical malpractice defense
- Seamless claims experience for the insured and broker
- Experienced team that understands the ever-changing healthcare landscape

Product Overview

AcuteCare



Provides coverage for the full spectrum of hospital risks, from small community through to major tertiary urban teaching institutions.

Available Coverages

Umbrella coverage including:

- Clinical Trials
- Professional Liability
- General Liability
- Commercial Auto
- Employee Benefits Liability
- Employers Liability
- Helipad Liability
- Non-Owner Aircraft Liability

Policy Benefits

- Aggregate retentions (subject to the application of a maintenance deductible)
- Damages awarded against the assured
- Defense costs and expenses
- Self-insured retention policy with limits by coverage
- Includes cyber exclusion with carve back for bodily injury or property damage
- Coverage for employed physicians and residents
- Coverage for related medical incident language (i.e., multi-claimant events)
- Dedicated claims team with a background in medical malpractice defense
- Access to QuIRP program

Appetite

Hospitals of all sizes

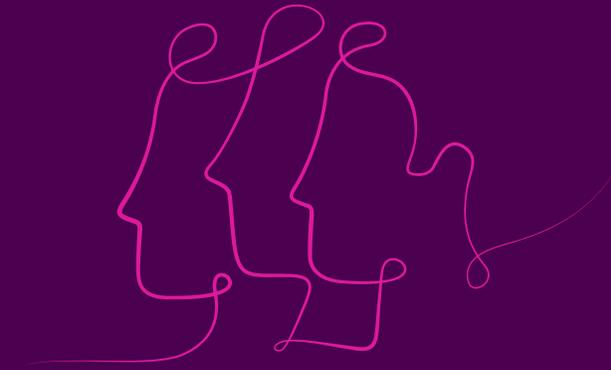
Line Size

\$5M

Availability

United States domiciled businesses

AcuteCare Quality Indicator Return Premium (QuIRP) Program



Available for AcuteCare clients, our QuIRP program is unique in the medical malpractice market. We align the interests of the hospital and the insurer to improve patient safety and quality, which should reduce the number of claims. We are flexible in adopting existing initiatives from the client's patient safety and quality plan so improvements are driven by and tailored to the specific needs of the client.

Benefits

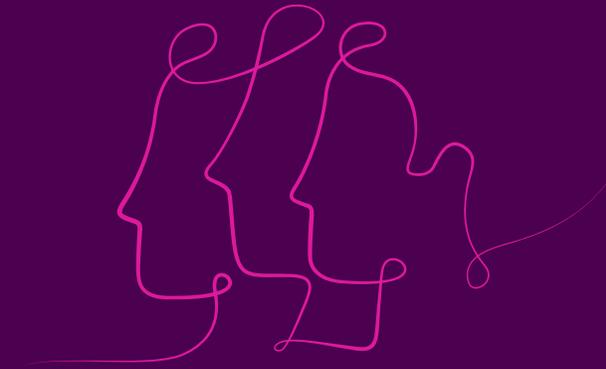
- At the beginning of the AcuteCare policy period, Beazley agrees with the client on quality improvements targets
- If targets are met by the end of the policy period, the client will receive a pre-agreed return premium
- A client can still receive a payment even if there's a claim during the policy period

Examples of Objectives

- Reducing infection rates
- Reducing complication rates
- Increasing obstetrical safety

Product Overview

Triage



Serves the needs of smaller community hospitals that lack the in-house resources to handle complex claims and are looking for an insurer with exceptional claims service capabilities.

Available Coverages

On a primary, duty to defend basis:

- Professional Liability (includes sexual abuse and patient general liability claims)
- General Liability
- Commercial Auto
- Employee Benefits Liability
- Employers Liability
- Clinical Trials

Coverage enhancements include:

- HIPAA, fire damage, medical payments, evacuation expense, crisis response and more.

Policy Benefits

- Dedicated claims team with a background in medical malpractice defense
- Aggregate retentions (subject to the application of a maintenance deductible)
- Damages awarded against the assured
- Defense costs and expenses
- Coverage for employed physicians and residents
- Coverage for related medical incident language (i.e., multi-claimant events)
- Separate limits for professional liability, general liability (including products) and employee benefits liability

Appetite

Smaller community hospitals

Line Size

\$5M

Availability

United States domiciled businesses

Beazley Disclaimer

The descriptions contained in this communication are for preliminary informational purposes only. Coverages are available in the US only on a surplus lines basis, through either a licensed surplus lines broker underwritten by Beazley syndicates at Lloyd's or Beazley Excess and Surplus Insurance, Inc. 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#: 0G55497). BZSL118.