Treatment and Professional Liability (TPL) Frequently Asked Questions

Why are we enhancing this product?

We recognise the needs of healthcare professionals and aesthetics providers have changed. We previously offered these as separate covers but see that many practitioners seek protection for both practices.

In an age of increasing flexibility and personalisation we want to provide tailored solutions that are based on the activities performed, priced accordingly, and delivered efficiently for brokers and their clients.

What is now provided? (we will delete as required for release 1)

Insurance Product Enhancements

A range of insurance product enhancements that includes:

A single solution of covers for Med Mal and Aesthetics in one package

- Simplified wordings – reducing client queries
- The ability to mix and match package covers, initially including
    - Employers Liability
    - Product Liability
- We will add Legal Expenses and Buildings and Contents and Cyber packages later in 2026.

Digital Platform Enhancements

An improved digital experience that will include

- The ability to select core products and add relevant packages, e.g. Employer's Liability, Public Liability. This allows greater customisation of cover to meet client needs.
- A cleaner user interface
- Clearer and simpler statement of facts
- Less data keying – data augmentation for companies, more keyword searches, and an improved list of activities.
- Reduced referrals for entity only cover with more competitive pricing.

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- Improved reinstatement selection.

Later in 2026 we will further enhance functionality to include:

- Direct Debits
- Additional payment methods (e.g. Credit Card, PayPal, other)
- Further client solution customisation as we add more products (e.g. Tech PI and Cyber) and a wider range of packages (e.g. buildings and contents, legal expenses) that will allow brokers to make more targeted recommendations and bespoke solutions.

What benefits will this bring?

The ability to define and select insurance products that are tailored to your client's needs; covers that are relevant, commercially priced, and efficiently delivered.

Providing the opportunity to offer additional relevant covers to your clients that will provide additional protection.

A reduction in referrals.

Clearer policy documents and statements of facts.

Why are we changing the my Beazley Platform?

We have taken on board feedback from brokers and considered the overall customer journey, package offerings, and competitive pricing and we wanted to take the opportunity to improve the platform.

With an enhanced insurance product and the ability to add both Med Mal and Aesthetics covers under a single product we had to enhance the my Beazley platform.

After listening and taking onboard your feedback and reviewing the overall customer journey we have upgraded the MyBeazley platform to offer comprehensive package policies for both our health and Aesthetics care business under a single policy.

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The aesthetic product lines were previously rating (rated) based on banding why has this changed?

To deliver a greater personalisation of cover we have moved to an activity-based model which we believe will better align the way clients conduct their business and to enable clients to clearly specify the activities for which they need protection.

Why do we have to supply either company or individual details now?

This allows us to apply context to the personalisation of cover, for example we will not offer entity only cover or EL packages for sole traders.

What is meant by less keying of data?

To save you time and keystrokes we now augment more of the data we capture; this means you can focus on verifying information and getting a price in less time.

When will this happen?

We anticipate that the enhanced product and platform will be available from early March 2026.

Ahead of this launch we will be running a series of roadshow events to explain the changes in more details and allow you to explore the new product and platform for yourself.

How will I know what has changed between old and new policy wordings?

We have provided a summary of the differences HERE (ADD LINK)
You can see a sample wording for the new policy HERE (ADD LINK)

What has changed in the statement of facts questions?

We have simplified the language and removed instance of double negatives. This means you can answer yes to a question and it may not lead to a referral.

We have made the question logic more intelligent in that questions are only asked in relation to the covers and activities you have selected. Responses to questions may prompt additional "clarification" questions that are there to reduce referrals.

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Are you migrating all my previous policies?

We will not migrate your existing policies, however, we will link them, so you can navigate to and from a renewed policy to its expired policy.

So, I must access different systems, won't this be confusing?

For a 12-month period we will operate in the old and new system. We are building a dynamic landing page that will host all URL links to Healthcare platforms & will quickly reroute the user to the right place. However, in the meantime we suggest you bookmark these URLs in your internet browser for easy access; you can find these below:

New: Treatment Professional Liability on Future myBeazley 3.0:
https://int.mybeazley.com/quote

Legacy: Medical Malpractice on myBeazley version 1.5:
Beazley.RuleBookMyBeazley 2.4.0.127.iMain Uat - Quotes

Legacy: Allied Healthcare on myBeazley version 1.0:
https://uk.login.mybeazley.com/

As we move through 2026 and release more functoriality (e.g. renewals) we will turn off/ replace certain activities in the old system. For example, when we release renewal functionality, if you renew an expiring policy in the old system, it will create a new base policy for you to review and complete in the new system, when you receive a renewal link from us it will take you to the new system.

How will I know what system to access for the policy in hand?

We have created prefixes for each policy to help you.

- New healthcare policies created in Treatment and Professional Liability 3.0 will being with a "**B"** in the Policy reference.
- Legacy Medical Malpractice policies created myBeazley version 1.5 will begin with a "**RBQ"** in the Quote Reference & "**W**" for Bound Policy reference.
- To note – for a period of time there will also be some Legacy Allied Healthcare policies on myBeazley version 1.0, these will begin with "**BUK**"

Will I have to apply for access to the new system?

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No, we will create access to the new system for you. You will have a common landing page and will be able to use a single sign on to navigate both systems.

Why has Beazley turned on Multi-Factor Authentication (MFA) for logins?

There are a range of reasons to turn on MFA, we have included four key reasons below. MFA is considered best practice for security and is one of the requirements of our cyber cover.

Enhanced security and protection against password-based attacks. Passwords alone are no longer sufficient to protect against sophisticated cyber-attacks. MFA adds an additional layer of security, making it much harder for attackers to gain access even if they have compromised the password.

Reduction of phishing risks. Phishing attacks aim to steal user credentials. Even if attackers successfully obtain a password, MFA requires them to verify their identity through an additional factor, thereby thwarting such attempts.

Compliance with Regulations. Many industries are governed by strict data protection regulations that mandate the use of MFA. For example, the General Data Protection Regulation (GDPR) in Europe and the Health Insurance Portability and Accountability Act (HIPAA) in the United States require robust security measures, including MFA, to protect personal data. Enabling MFA helps organisations comply with these regulations and avoid hefty fines.

Protection of Sensitive Data. Organisations often handle sensitive data such as financial information, personal identification details, and intellectual property. Unauthorised access to this data can result in significant financial loss, reputational damage, and legal consequences. MFA ensures that only authorised personnel can access such critical information

What is Multi-Factor Authentication?

Multi-Factor Authentication (MFA) is a security mechanism that requires users to provide two or more verification factors to gain access to a system. These factors typically include something the user knows (password), something the user has (security token or smartphone), and something the user is (biometric verification such as fingerprints).

Does this mean automatic renewals are switched off?

Not initially, but yes when we release renewal functionality later in 2026. You will still receive a renewal link, but this will take you to the new system where we will create a renewal on the enhanced product for your review.

As the enhanced product differs from the existing products it is important for you to review the product and ensure it meets your client's needs.

If you are moving from Banding to Activity-based ratings, does this mean I need to go back to the client for more details?

No, we will use the details from the expiring policy to provide a renewal quote, this will be based on banding information and will produce a renewal quote. However, we anticipate that you will confirm the activities your client is currently performing when you discuss the renewal. You can then update the quote at an activity level for any changes.

How long will it take to gain a quote?

On average you should be able to review a quote in under 2-minutes. Indeed, you will see an indicative quote as soon as you enter base information on the covers you need and the activities performed. This will be visible to you on Step 1 of the my Beazley four step process.

We believe our system is responsive enough to allow you to real time talk through your client's needs, offer a tailored solution, and deliver an instant quote.

Where can I find more information?

You can find more information HERE (ADD URL)

We provide a range of resources including how to video guides, how to written guides, product summary documents, contact details for our support and underwriting teams.

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What if I have a question that isn't included here?

Simply click here {Add mailto: link and subject FMB Additional Question) and our team will respond to you within AGREE TIMESCALE and if appropriate add the question to this FAQ for others.