Comparison summary: Medical Malpractice & Beauty & Wellbeing vs. Treatment Liability Policy

A clearer, broader, and more modern policy: Beazley enhances its treatment liability coverage for the digital age.

Overview

The simplification and enhanced version of Beazley's new digital treatment liability offering (March 2025) amalgamates two of Beazley's healthcare insurance products, Beazley's Professional Indemnity – Beauty and Wellbeing wording and Beazley's Medical Malpractice wording (which had the addition of public and products liability) on the digital platform by introducing a clearer structure, a more user-friendly product meeting consumer duty obligations.

The new wording will now incorporate all the coverages that were previously split across the two policies into one policy. For example, coverages in scope under the Beauty and Wellbeing wording, such as Information Security and Privacy Liability that were not in scope under the Medical Malpractice wording are now aligned in one wording.

This enhancement enables Beazley to provide a streamlined modular approach for the consumer so that they are able to then purchase additional modules such as Employers Liability or Public and Products Liability following purchase of the new Treatment Professional Liability wording to suit their needs. Our aim is to improve our support and increase the clarity of our protection for digital healthcare providers.

Key Points to Note:

1.	The General Liability coverages (Employers Liability & Public and Products Liability) that were previously provided under the 1.5 wording have been removed. These will be available to purchase as modular add ons following the purchase of the Treatment Liability Wording.
2.	The claims basis will remain as Claims Made and Reported, with a 14 day grace period and optional Extended Reporting period. This is what was offered on the 1.5 wording but not on the 1.0 wording.
3.	Defence Costs are inclusive of the Limit of Liability.
4.	The third party cyber coverages (Data Network & Privacy Liability) are now aligned with Beazley's BBR offering which allows the consumer to seamlessly purchase full cyber cover with our BBR product as a modular add on.
5.	Important conditions, information and words with special meanings are clearly highlighted and there is the use of coloured boxes and bold font, leading to easier consumer understanding and awareness
6.	There is use of new definitions within the enhanced treatment wording such for example, "**defence costs**", "**loss**", "**excess**", "**wrongful act**". Please ensure that the definitions are read carefully.

Actions/Recommendations for brokers

- Review the new wordings and please raise any queries/ questions with us.
- Make your clients aware of the differences in the enhanced product, particularly if renewing business.
- Use the improved readability to help your clients understand their cover better.

Next Steps

We will arrange feedback sessions with you to talk through the changes, listen to your feedback and answer your questions.

Other supporting documents

- Enhanced "Treatment Professional Liability" policy wording [Add Link tro latest document]
- FAQa [Add link}