

Healthcare Liability



QBE understands the range of risks faced by healthcare organizations and life science innovators on their journey to provide quality healthcare to save and sustain lives. The constantly evolving landscape of medical advancements and patient care requires expert underwriters who are informed on current trends, enthusiastic about solving complex risks and have a desire to partner with the brokerage community to help meet customer needs.

Our seasoned team of specialized, healthcare-focused underwriters, claims and actuarial professionals enable us to navigate these risks and develop solutions specifically tailored to support the needs of healthcare professionals and providers of medical products.

Miscellaneous Medical Liability

Our simplified modular primary policy offers the following key coverages:

- Professional Liability (claims made)
 - Customizable sexual misconduct and physical abuse sublimit
 - Disciplinary proceedings
 - Public relations event
 - HIPAA claims
 - Subpoena defense
 - Evacuation expense
 - Coverage for physicians available
- General Liability (claims made or occurrence)
 - Including personal injury and advertising injury
 - Products completed operations
 - Medical payments
 - Damage to premises rented to you
 - Optional sublimits for hired non-owned auto
- Employee Benefits Liability (claims made)
- Errors & Omissions (claims made)
 - Affirmative coverage for financial loss
 - Broad coverage
- Tech & Media Liability (claims made)
 - Inclusive of technology services and products
 - Bodily injury and financial loss trigger language
 - Separate bodily injury and financial loss limits

- Excess/Umbrella
 - Simplistic and easy to read language
 - True follow form available
 - Auto and Employers Liability Umbrella available

Life Sciences

- Products and Completed Operations Liability
 - Clinical Trial Medical Expense sublimit
 - Class 1 Product Recall Reimbursement sublimit option
 - Medical Monitoring sublimit option
- Errors & Omissions
 - Affirmative coverage for financial loss
 - Broad coverage
- General Liability
 - Including personal injury and advertising injury
 - Medical payments
 - Damage to premises rented to you
 - Optional sublimit for hired non-owned auto
- Healthcare Professional Liability
- Excess/Umbrella
 - Simplistic and easy to read language
 - True follow form available
 - Can sit over products and non-products exposure

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Policy highlights

- True worldwide claims handling
- Separate limits per coverage part subject to policy aggregate
- Blanket additional insureds
- Blanket subsidiary language
- Punitive damages where insurable by law
- Defense outside available (capped at aggregate)
- Coverages available in all 50 states and DC



Underwriting appetite

QBE focuses on creating solutions for our clients through a detailed underwriting appetite with no limit on size of risk. Please refer to our appetite sheet for more information on our account targets and list of appetite classifications.



Claims

- In-house, dedicated claims team with product expertise, industry specialization, and a commitment to superior service pre-loss and post-loss
- Easy claim reporting at professional.liability.claims@us.qbe.com

AA- | AA- | A^(Excellent)
Standard & Poor's | Fitch | A.M. Best*

The QBE mindset

The experienced Healthcare Liability team at QBE combines specialized underwriting, claims and actuarial talent.

We pride ourselves in working closely with brokers and their clients to understand their business and tailor a solution-based policy, ensuring they receive the comprehensive coverage they need. Whether it's providing customized coverage, offering risk management advice or facilitating a claims resolution, we are here to help you every step of the way. QBE is dedicated to building strong partnerships and delivering value through expertise, innovation and outstanding service.

**For more information
or to send submission,
please reach out to our
Healthcare Liability team:**



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