

Miscellaneous Medical Liability Appetite

Protect your practice with confidence. QBE's Miscellaneous Medical Liability insurance offers tailored protection for healthcare professionals outside the traditional hospital or physician setting, covering you against claims of negligence, errors, or omissions. Whether you're a therapist, technician or specialized provider, this coverage helps safeguard your reputation and financial stability, so you can focus on delivering exceptional care without the worry of unexpected legal challenges.

QBE offers primary & excess Professional Liability, General Liability, Products Completed Operations, Employee Benefits Liability, Sexual Misconduct Liability, Hired and Non-Owned Auto, Errors & Omissions (E&O) and Tech E&O coverages for the following classifications, as well as Umbrella inclusive of Auto & Employer's Liability coverage. Surplus lines policies are available for risks in all 50 states and the District of Columbia. This is not an exhaustive list. Additional classes will be considered upon request.

Classifications			
Adult day care/day care	ⓘ	Medical spas & beauty salons	●
Allied training & medical schools	●	Medical transport - air & ground	●
Alternative medicine	●	Mental & behavioral health	ⓘ
Ambulatory surgery centers	ⓘ	Occupational healthcare	●
Blood services	●	Oncology centers	●
Case management	●	Optical clinics	●
Clinical trials	●	Organ & tissue services	●
Dental clinics	●	Pharmacies - retail & compounding	●
Diagnostic imaging	ⓘ	Physical, occupational & speech therapy	●
Dialysis centers	●	Primary care clinics	●
Fertility services	●	Social services & child welfare	ⓘ
Fitness centers	●	Substance abuse care	ⓘ
Governmental medicine	●	Telemedicine	●
Healthcare staffing	ⓘ	Troubled youth	ⓘ
Home healthcare	ⓘ	Urgent care clinics	●
Hospice care	●	Veterinary care	●
Humanitarian relief	●	Weight loss clinics	●
Laboratories	●	Women's health clinics	ⓘ

Key ● Strong Appetite ⓘ Selective Appetite



Account targets

- Middle market & large risks
- Minimum Policy Premium \$25K
- Average premium \$100K
- For-profit, not-for-profit and governmental



Out of appetite

- Correctional healthcare
- Developmentally disabled group homes
- Excess auto on transport risks
- Hospitals or health systems
- Long-term care facilities
- Managed care organizations
- Medical or recreational cannabis



Policy enhancements

- 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

QBE North America

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



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