



Miscellaneous Medical Liability Appetite

QBE's Healthcare Liability team understands the range of complex risks faced by healthcare organizations in their journey to provide quality healthcare. The constantly evolving landscape of medicine and patient care requires underwriters who are equipped to insure these emerging risks. Our seasoned team combines specialized, healthcare-focused underwriting, claims and actuarial talent, enabling us to develop solutions specifically tailored to the unique needs of healthcare providers.

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	⓪	Medical spas & beauty salons	●
Allied training & medical schools	●	Medical transport - air & ground	●
Alternative medicine	●	Mental & behavioral health	⓪
Ambulatory surgery centers	⓪	Occupational healthcare	●
Blood services	●	Oncology centers	●
Case management	●	Optical clinics	●
Clinical trials	●	Organ & tissue services	●
Dental clinics	●	Pharmacies - retail & compounding	●
Diagnostic imaging	⓪	Physical, occupational & speech therapy	●
Dialysis centers	●	Primary care clinics	●
Fertility services	●	Social services & child welfare	⓪
Fitness centers	●	Substance abuse care	⓪
Governmental medicine	●	Telemedicine	●
Healthcare staffing	⓪	Troubled youth	⓪
Home healthcare	⓪	Urgent care clinics	●
Hospice care	●	Veterinary care	●
Humanitarian relief	●	Weight loss clinics	●
Laboratories	●	Women's health clinics	⓪

Key ● Strong Appetite ⓪ Selective Appetite



Account targets

- Middle market & large risks
- Minimum 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

For more information or to send submissions, please contact:

John Livatino

SVP, Head of Healthcare Liability
john.livatino@qbe.com
847.721.1005

Chris Dunlavy

VP, Underwriting Leader - Miscellaneous Medical
christopher.dunlavy@qbe.com
304.389.1799

Drew Fekete

AVP, Underwriting - Miscellaneous Medical
drew.fekete@qbe.com
770.378.9464

Tylor Dunnican

Lead Underwriter - Miscellaneous Medical
tylor.dunnican@qbe.com
872.218.3939

Caroline Kinzler

Underwriter - Miscellaneous Medical
caroline.kinzler@qbe.com
972.398.8867

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