

Made possible



## ***The Solution for Healthcare***

At QBE, we have a deep understanding of the emerging risks, unique needs and constantly evolving regulations surrounding today's healthcare industry. We're proud to offer *The Solution for Healthcare*, featuring policies and services customized to meet our clients' complex liability needs. Our goal is to help risk managers minimize their ever-increasing exposures so that they can focus on their highest priority - improving patient care.

Our newly-established Healthcare underwriting team averages 20 years of management liability experience in the healthcare industry and includes recognized experts on current industry trends. In addition, dedicated specialty claims adjusters and actuaries offer our clients product expertise, industry specialization and a commitment to superior service.

### **Key coverage features**

#### ***All Coverage Types***

- One flexible, integrated package of tailor-made insurance coverages for healthcare organizations
- Common policy definitions whenever possible
- Simple claim reporting requirements with no threat of a claim denial for late notice, unless QBE is materially prejudiced
- Ability to purchase combined or separate limits
- No consent needed to settle a claim where the settlement combined with defense expenses is within the retention
- Automatic coverage for acquisitions and new subsidiaries during the policy period



#### ***Directors and Officers Liability***

- Affirmative Antitrust and Provider Selection Coverage
- Additional dedicated Regulatory Coverage limit available by endorsement or as a sublimit within the coverage part
- Additional dedicated A side limit available for Executives
- Securityholder Derivative Demand Coverage
- Private placement, failed Initial Public Offering and road show coverage
- Definition of Loss includes punitive, exemplary and multiplied damages with most favorable venue language
- Broad definition of insured person including duly constituted committee member, staff, medical director, and faculty members
- Coverage for independent contractors when indemnified in the same manner as employees
- Defense/Costs and Fines and Penalties Coverage for EMTALA and HIPAA Claims, where insurable by law



#### ***Employment Practices Liability***

- Affirmative Third Party Liability Coverage
- Coverage for retaliation claims stemming from Whistleblower/Fraud claims
- Coverage for independent contractors when indemnified in the same manner as employees



#### ***Fiduciary Liability***

- Fiduciary definition of Wrongful Act affirmatively includes "settlor" functions



#### ***Fidelity & Crime Coverage***

- Crime coverage is Loss Discovered
- Crime section includes ERISA bond coverage

## Account size

- All risks considered with limits up to \$10 million

## Underwriting appetite

QBE covers a variety of private and not-for-profit service providers including, but not limited to:

- Health Systems and Hospitals
- Long term care facilities
- Managed Care Organizations
  - HMO/PPO
  - Accountable care organizations
  - Pharmacy benefit management
  - Third party administrators
  - Independent physician organizations
  - Peer review, utilization review and disease management companies
  - Management service organizations
- Medical Facilities
  - Clinics
  - Dialysis centers
  - Emergency transport
  - Healthcare staffing
  - Hospice
  - Imaging services
  - Laboratory services
  - Medical training facilities
  - Organ banks/procurement
  - Pharmacy services
  - Rehabilitation/physician therapy services
  - Sleep centers
  - Social service/counseling services
  - Surgical centers
  - Telemedicine
  - Urgent Care
- Physician Groups

## QBE North America

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 @QBENorthAmerica

## Claims

- In-house, dedicated healthcare claims team with industry specialization and product expertise
- Commitment to superior service pre-loss and post loss
- Easy claim reporting at [newlossQBE@us.qbe.com](mailto:newlossQBE@us.qbe.com)

## QBE Insurance Group



QBE North America is a division of QBE Insurance Group Limited, one of the world's largest insurance and reinsurance companies.



We are rated A+ by Standard & Poor's and A (Excellent) by A.M. Best.\*



Located in 31 countries with over 14,000 employees worldwide, we are considered a leading underwriter within our chosen markets.



We are able to profitably meet the local and multinational risk management needs of commercial customers who trade on a global basis.



Ranked on Forbes Global 2000 list of public companies and, in 2017, had a worldwide gross written premium of \$14.2 billion.

For more information on how our new Healthcare practice can make things possible for you and your business, please contact one of the following representatives:

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\* Learn more about ratings guidelines at [standardandpoors.com](http://standardandpoors.com) and [ambest.com](http://ambest.com).

This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.

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