



The Solution **for Medical Facilities and Providers**

As an integrated specialist insurer, QBE is proud to offer *The Solution* for Medical Facilities and Providers. Our healthcare team delivers expertise from decades of experience in medical professional liability to create customized solutions for the healthcare industry.

Medical professional liability coverage features:

- Primary, umbrella and excess
- True worldwide coverage
- Incident-sensitive coverage trigger
- Policy may not be rescinded under any circumstance
- Medical Directors included for patient care
- Consent to settle feature
- Primary defense outside
- Punitive damages, most favorable venue, where allowed by law
- Additional Insureds coverage where agreed by written contract
- Reimbursement for legal expenses associated with hearing costs
- Patient property coverage

Claims:

- In-house dedicated medical claim team with industry specialization and product expertise
- Commitment to superior service pre-loss and post-loss

Capacity:

- \$15 million with separate towers available

Target Classes:

- Broad target classes and all sizes considered

For more information on what's possible when you choose QBE to protect your healthcare business and the professionals it employs, please contact one of the following representatives:

Cindy Oard

SVP Underwriting Leader - Healthcare
312.803.3309
cynthia.oard@us.qbe.com

Joanne Gundersen

VP, Medical Product Lead
860.408.3241
joanne.gundersen@us.qbe.com

Brad Patterson

Senior Underwriter, Specialty Medical
312.803.3998
bradley.patterson@us.qbe.com

Janon Dykes

AVP Underwriting, Specialty Medical
646.341.8044
janon.dykes@us.qbe.com

Kristen Kenst

AVP Underwriting, Specialty Medical
614.468.1180
kristen.kenst@us.qbe.com

QBE North America



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.

Premiums4Good is QBE's global initiative to help communities develop and thrive.

5%

We're investing 5% of premiums in investments with social objectives



Premiums4Good has no impact on policyholder premiums

Investments may include:



Reducing homelessness



Supporting youth mental health services



Keeping struggling families together



Enhancing opportunities for children entering the foster care system

QBE North America

55 Water Street
New York, NY 10041

Tel: 212.422.1212
qbe.com/us

 @QBENorthAmerica

* Learn more about ratings guidelines at standardandpoors.com and ambest.com.

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

QBE and the links logo are registered service marks of QBE Insurance Group Limited. All coverages underwritten by member companies of QBE. © 2018 QBE Holdings, Inc.