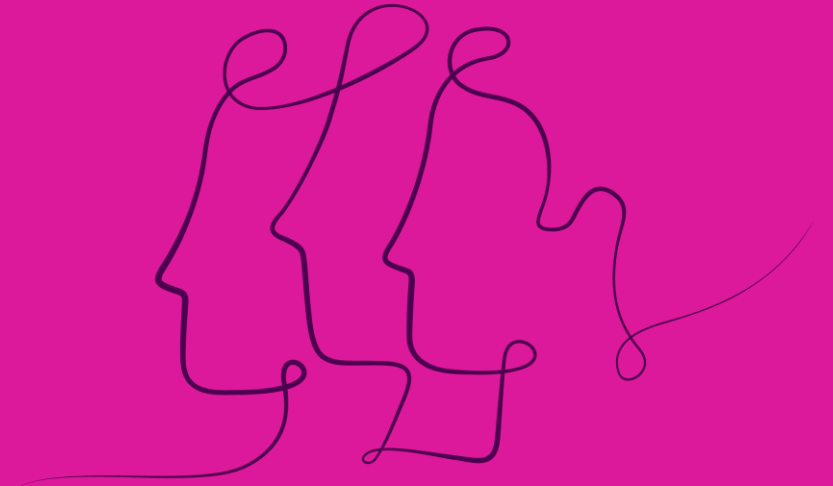


beazley

# Medical Malpractice

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Small Business Solutions UK



# Product Summary

## Who is it for?

## Small Businesses & Individuals

Ideally suited for risks up to £2.5m/ €2.5m revenue or up to 100 consultants.

Premiums starting at just over £50/€50

## Where is it available?

It is available for risks domiciled in the UK and The Republic of Ireland

## What we cover:

We offer a claims made Medical Malpractice policy for individuals and companies in the beauty and healthcare sector with limits up to £5M for any one claim, £10M in the aggregate in the UK. With limits up to €6.5M any one claim, €13M in the aggregate in The Republic of Ireland.

## Cover is also available for:

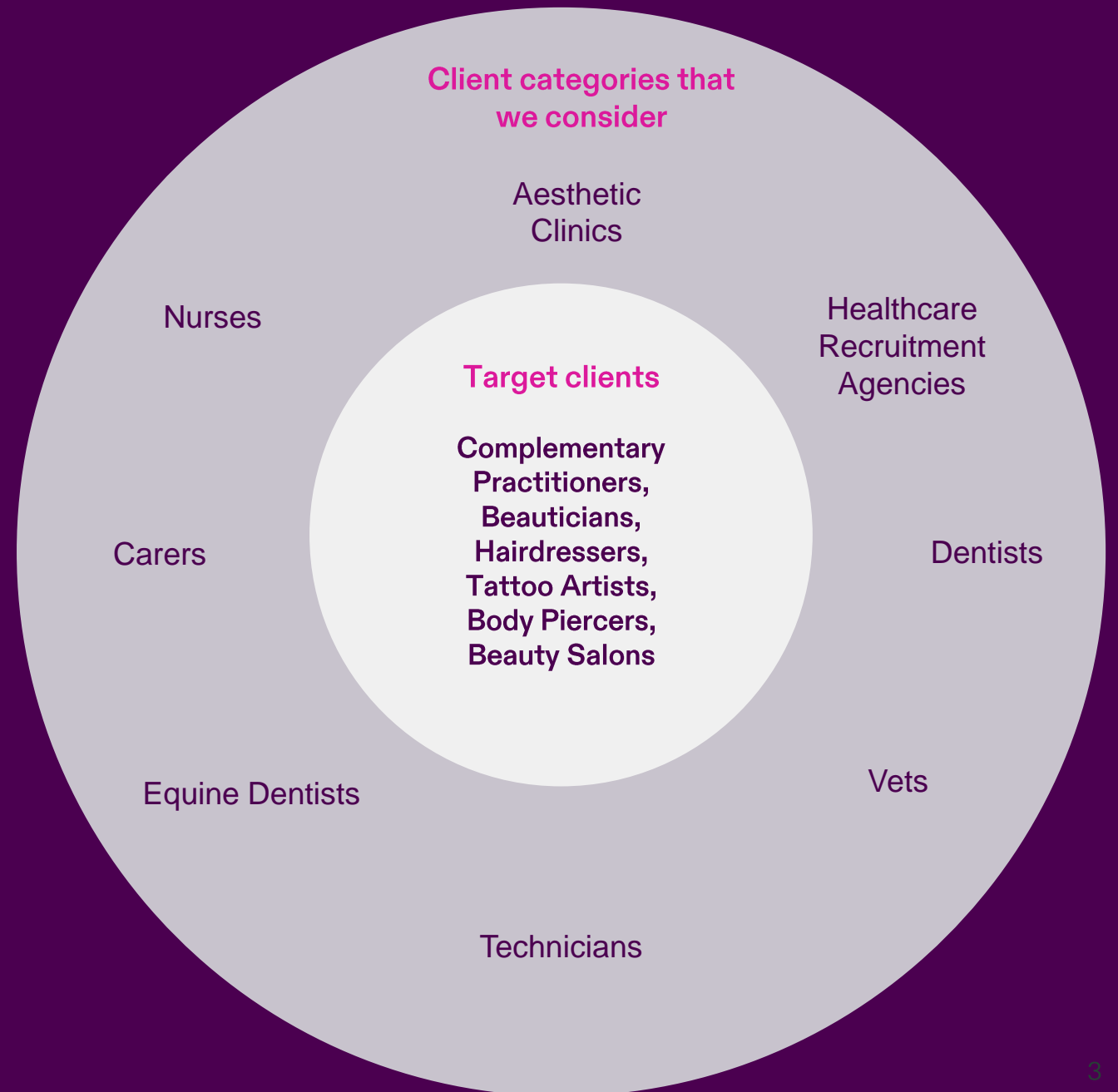
- Professional Indemnity
- Business Interruption
- Product Liability
- Public/General Liability
- Personal Accident
- Libel and slander
- Breach of professional confidentiality
- Cyber and Data Breach
- Reputational Harm
- GMC/GDC Investigation Costs
- Contents
- Loss of documents
- Inquest costs

# Risk Appetite

➤ We have a broad commercial appetite if a client category does not appear on the bullseye, please get in touch to discuss further. We have an appetite to write all sized risks so please contact us whatever the size.

The 'but'... What don't we accept?

- Anaesthetists
- General Practitioners
- Obstetrics
- Orthopaedic Surgeons
- Brain Surgery
- Spinal Surgeons
- IVF Clinics



# The Beazley Difference

The value of a **specialty insurer** in an era of accelerating risk is using the **power of expertise** to deliver **long-term outperformance**.

We understand the **complex risks** that small businesses face and have **tailored our Medical Malpractice coverage** to suit their needs.

## Expertise

- Our specialist insurance combined with our team's 23 years of experience allow us to evolve our coverage to suit new emerging treatments in the industry.
- With a qualified nurse on our Underwriting Team, our coverage is kept up to date on complex medical risks.
- Regular training and webinars are available for brokers. It focuses on placing risks on our platform for the ever-evolving treatments.

## Partnership

- With a team of empowered underwriters, we can maintain an average response time of 24 hours.
- Quote bundle treatments for bespoke clients.



## Claims Service

- Our intuitive claims experts offer pragmatic and timely advice that reassures policyholders and mitigates risk.



# Claims examples

Our policyholder received a claim for an alleged negligent plasma eye lift treatment resulting in burns and swelling to both eyes. We instructed solicitors who advised we could defend the claim due to the policyholder having sufficient documentary evidence of the treatment and consent process. This included a patch test record, consultation form, aftercare advice sheet and signed consent form. The Policy covered the costs of instructing panel solicitors to defend the claim.

**The claim was ultimately settled for £30k inclusive of all costs.**

A claim arose from a fibroblast treatment which resulted in a deep abrasion to the Claimant's left eye, along with corneal damage and blurred vision. Treatment was performed at a beauty event. Our policyholder maintained that the Claimant was asked to remain seated following the procedure, however contrary to advice the Claimant left the stand and later returned complaining of irritation to the eye. Panel solicitors were instructed to investigate.

**We worked with the Policyholder to resolve the claim on the best terms for just under £40k.**

Our policyholder's client had an eyelash treatment which resulted in swelling. The Client submitted a claim for her loss of earnings as she was unable to attend work for a short period of time. We provided our policyholder with guidance and advice and reached settlement of the matter for £1,000 without the involvement of solicitors and associated defence costs.

**Both the policyholder and the client were happy with the outcome.**