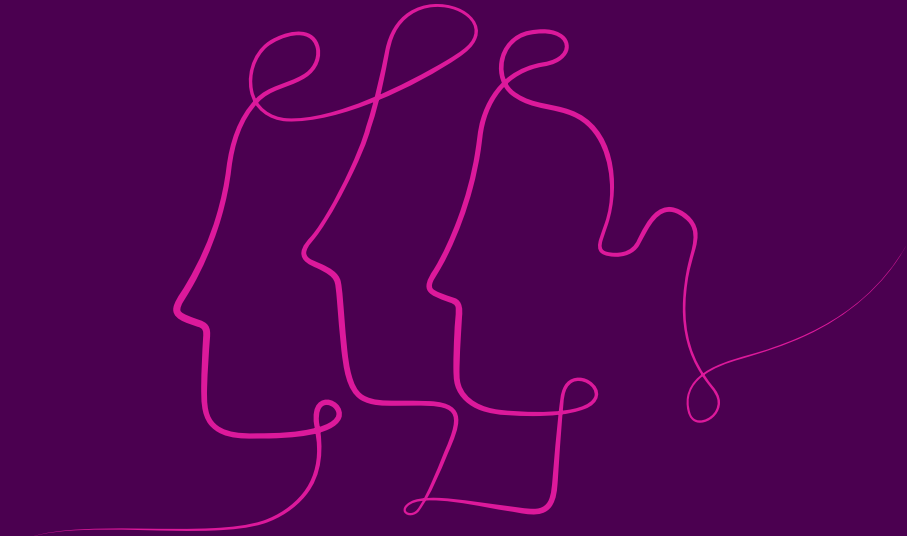


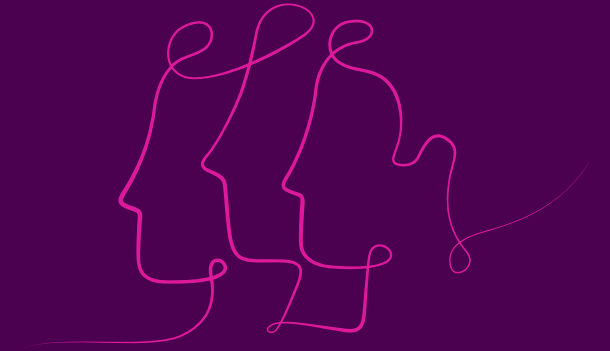
# US Miscellaneous Medical Overview



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Protection for medical professional liability exposures arising out of a wide range of healthcare-related businesses, including complex risks that can fall in the grey area of healthcare.

# US Miscellaneous Medical Middle Market Product Overview



Beazley offers protection against medical professional liability exposures arising from a wide range of healthcare-related businesses, including hard-to-place risks. In addition to providing coverages that are standard in the marketplace for Miscellaneous Healthcare Professional Liability, Beazley policies offer some distinct benefits:

## Benefits

- Choice of 'primary,' 'duty to defend,' and 'pay on behalf of' coverage for smaller risks that do not have access to the necessary claims handling expertise
- Claims cooperation/indemnification products available for larger risks with either in-house or appointed third party claims handling expertise, and the ability to fund significant self-insured retentions
- Both insurance and captive reinsurance solutions; these can be primary and/or excess follow form (subject to the underlying terms, conditions, and carrier)

## Broad Coverage

- Coverages include healthcare professional liability, sexual/physical misconduct liability, general liability, products completed operations liability, clinical trial liability, and E&O (financial loss)
- All modules have separate limits of liability
- Excess/umbrella policies able to schedule auto, and employer's liability policies
- Coverage available for employed and contracted physicians and midlevel providers

## Limits/Minimum Premium

### Typical Limits Deployed:

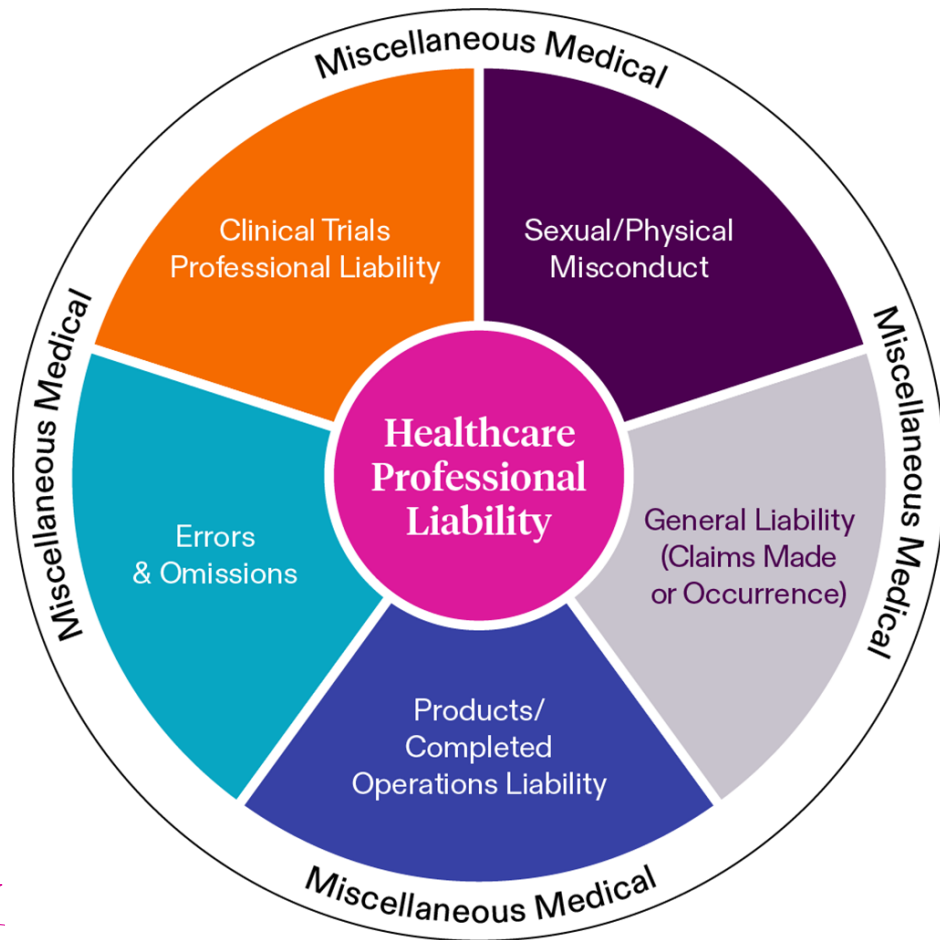
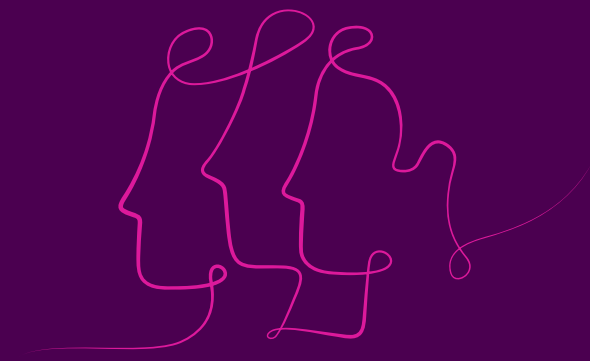
Primary \$1,000,000 / \$3,000,000 / \$15,000,000  
Excess \$5,000,000 / \$5,000,000

**Minimum Deductible:** \$10,000

**Minimum Premium:** \$25,000

**Coverage:** 100% or quota-share basis

# US Miscellaneous Medical Modular Policy Overview



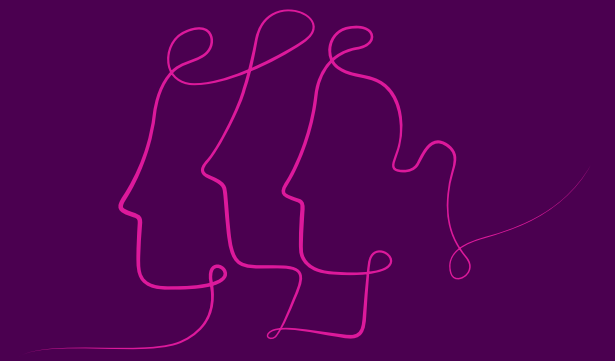
## Flexibility. Clarity. Simplicity.

We offer a modular policy form that gives flexibility in tailoring coverage that meets the clients' need. Healthcare Professional Liability is our driving coverage in the Misc Med book, each additional coverage can be added to create a policy suited to the unique risk profile of the insured.

Misc Med Mod provides greater clarity in the coverage provided and how claims will be handled. The form provides distinct coverage towers for each module with the applicable limits, retentions and retroactive dates for each reflected on the declaration page.

We have simplified the policy with enhanced coverages built into base form, requiring fewer endorsements and exclusions. This allows for greater consistency across your book with our team.

# US Miscellaneous Medical Middle Market Appetite



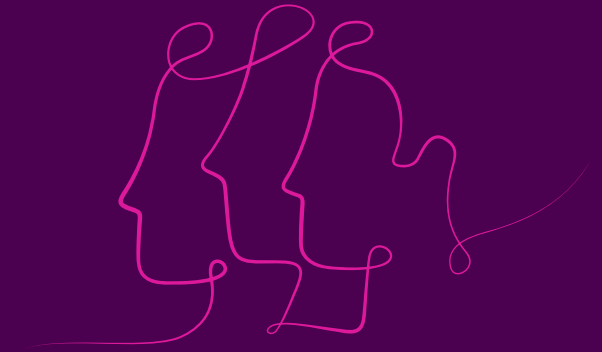
## Preferred classes generally consider

- Applied Behavior Analysis (ABA) therapy
- Adoption agencies
- Adult and child daycare
- Alternative/complementary medicine
- Ambulance (air/ground/dispatch)
- Behavioral health (inpatient & outpatient)
- Blood banks
- Case management
- Community based clinics
- Counseling/mental health services
- Dental clinics/groups
- Dialysis centers
- Drug testing laboratories
- Egg/sperm/embryo banks
- Eye clinics
- Fertility clinics
- Foster care
- FTCA clinics
- Gyms/fitness centers
- Halfway houses
- Healthcare consultants
- Healthcare staffing
- Home health/companion care
- Hospice (inpatient & outpatient)
- Humanitarian medical relief
- Imaging centers (MRI, x-ray, etc.)
- Immunization services
- Laboratories (clinical/diagnostic/research)
- Locum tenens (lower severity specialties)
- Medi-spas/day spas
- Mobile clinics
- Occupational healthcare
- Organ procurement
- Pain management clinics
- Pharmacy (compounding/online/ retail)
- Physical/occupational/speech therapy
- Radiation/oncology clinics
- Rehabilitation facilities (inpatient & outpatient)
- Research foundations
- Retail/walk-in clinics
- Schools (medical/nursing/allied)
- Shelters (homeless/women's)
- Sleep disorder/apnea clinics
- Social service agencies
- Student clinics
- Substance abuse (inpatient & outpatient)
- Surgery centers
- Telemedicine
- Tissue banks
- Urgent care centers
- Veterinary clinics
- Weight loss clinics
- Wellness clinics
- Women's/abortion clinics

## Classes not considered

- Correctional medicine
- Full continuum of LTC facilities
- Group homes (IDD)
- Managed care E&O
- Medical billing E&O
- Medical marijuana
- Obstetrical care

# US Miscellaneous Medical Risk Management Services



Clinical risk services should come from experienced specialists who understand your profession-specific issues, regulatory requirements, levels of care, and unique patient or client population. That's why we've partnered with OmniSure, an independent consulting firm with a deep bench of seasoned clinicians with setting-specific expertise.

Beazley policyholders get unlimited access to OmniSure's confidential helpline for advice-on-demand, unlimited access to setting- and topic-specific online RiskFit® Essentials programs and receive periodic risk-related tips delivered to your inbox. Certain risks are eligible for a bespoke assessment with a qualified consultant.



## Online Programs

RiskFit® guides you through profession-specific risk management principles.



## Helpline

Advice-on-demand available via online form, phone, and email.



## Risk Tips

Periodic RiskFit® Tips delivered directly to your email inbox.

# Beazley Disclaimer: US

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