

# Hospital Professional Liability



## Hospital Professional Liability and its Most Critical Component

OneBeacon Healthcare Group® provides access to healthcare industry expertise and tailored products\*, all delivered through our dedicated team of hospital professional liability specialists. What's more, as a member of OneBeacon Insurance Group®, our solutions are backed the financial strength of OneBeacon.



Whether it involves hospitals, physician groups or volunteers, OneBeacon Healthcare Group has the expertise to apply a unique perspective to healthcare risks. We are committed to understanding the complex changes in this dynamic environment, and using that knowledge to provide coverage\* and risk management services that keep pace with the industry's evolution.

## Experience with a Focus on the Changing Healthcare Environment

Hospitals face complex and unique challenges including mergers and consolidations, acquisition of physician groups, pressure to lower readmission rates and patient safety. Our experienced underwriting team understands that each risk is unique and provides flexible solutions to ensure critical issues are addressed. With an end-to-end approach highlighted by our risk management and claims teams, we address the needs of your hospital and other complex risk clients.

## Specialized Protection and Features

- Broad definition of claim and incident trigger
- Defense outside the limits of coverage as part of the primary policy form
- Punitive damages coverage - most favorable venue affirmation where permitted by law
- 60 days of automatic coverage for newly acquired or created entities
- Affirmative vicarious liability coverage under professional liability for medical services by non-insured practitioners
- Child abduction coverage by endorsement
- Broad definition of insured to include employed physicians, volunteers, students, locum tenens, and interpreters used in connection with the provision of medical services
- Advertising coverage that includes certain internet and electronic communications
- Flexible deductible/retention options
- Flexibility with coverage structure and coverage grants
- Evacuation expense reimbursement – for unplanned evacuation of patients
- Legal/media expense reimbursement – extends to all insureds
- Limited breach of confidentiality coverage under professional liability with respect to the inadvertent publication of personally identifiable health information or utterance of other confidential health care medical information while providing medical services

**OneBeacon Healthcare Group** is a brand of OneBeacon Insurance Group that specializes in professional liability coverages and other coverages for hospitals, physicians and complex risks, free-standing medical facilities, senior living organizations, and managed care organizations.

**OneBeacon Insurance Group Holdings, Ltd.** ("OneBeacon") is a subsidiary of Intact Financial Corporation (TSX: IFC). OneBeacon's underwriting companies offer a range of specialty insurance products sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. OneBeacon's solutions target group accident and health; commercial surety; entertainment; environmental; excess property; financial institutions; financial services; healthcare; management liability; ocean and inland marine; public entities; technology; and tuition refund.

## Eligible Risks

Hospitals of all types and sizes

## Limits

### Primary

- Standard limits of \$1/\$3 million

### Excess

- \$25 million in capacity
- Excess policy with umbrella liability coverage available
- Facultative reinsurance capability on excess placements

## We Help Minimize the Risk

OneBeacon Healthcare Group offers tailored risk management services including clinical in-house risk managers who can assist in the review of your clients' specific needs. Services for qualified accounts can include:

- Consulting time by telephone, fax, email or on-site
- Free participation in webinars focused on policyholder needs
- A monthly risk management e-newsletter
- On-site risk assessments and education services
- Online CME credits for physician groups

## Claims Services

It's not just our experience that sets us apart. We are also committed to understanding the complex changes in the healthcare environment. The OneBeacon Healthcare Group claims team has the expertise to apply a unique perspective to nearly any claims situation. Our talented team has an average of twenty years of claims handling experience, with the nursing and legal backgrounds to bring a real world view to a claim. In addition to the wide variety of professional designations our staff has earned, case-based claims training ensures that we maintain the level of excellence our clients expect.

*\*Coverages may be underwritten by one of the following insurance companies: Atlantic Specialty Insurance Company, Homeland Insurance Company of New York, Homeland Insurance Company of Delaware, OBI America Insurance Company and OBI National Insurance Company.*

*This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to the actual policies or consult with your independent insurance advisor for descriptions of coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.*

Visit [onebeaconhc.com](http://onebeaconhc.com) for more information or contact Carolyn Toomey at 860.321.2607 or [ctoomey@onebeacon.com](mailto:ctoomey@onebeacon.com).

You can also find us on:

