

Medical Facilities Liability



Medical Facilities Liability structured for flexibility and security. OneBeacon Healthcare Group® provides access to healthcare industry expertise and tailored products*, all delivered through our dedicated team of medical facilities liability specialists. What's more, as a member of OneBeacon Insurance Group®, our solutions are backed the financial strength of OneBeacon.



In the increasingly complex world of healthcare, developing coverage* to match risk becomes more challenging every day. From ambulatory surgery centers, to home healthcare agencies, to imaging centers and walk-in clinics, OneBeacon Healthcare Group has the expertise to provide a range of viable coverage options for miscellaneous medical facilities.

Focused Expertise for a Dynamic Environment

More and more medical procedures are being offered in qualified outpatient settings. Walk in clinics, urgent care, imaging and ambulatory surgery centers, specialty pharmacy and home health have developed and expanded rapidly to meet progressively sophisticated consumers' expectations. With an end-to-end approach that includes claims and risk management expertise, we can address your medical facilities clients' needs and exposures.

Specialized Protection and Features

- Broad definition of claim and incident trigger
- Defense outside the limits of coverage as part of the 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
- Separate insuring agreement for sexual misconduct/physical abuse allegations
- Broad definition of insured to include volunteers, students, and medical directors (administrative duties)
- Advertising coverage that includes certain internet and electronic communications
- Employee benefits liability coverage available
- Evacuation expense reimbursement sublimit available for unplanned evacuation of patients
- Legal/media expense reimbursement sublimit available for the investigation, defense and management of public relations in connection with certain legal defense proceedings
- Claims made or occurrence professional and general liability coverages available
- Excess policy with umbrella liability coverage available

Limits

- \$5 million capacity for primary professional and general liability
- \$10 million in excess capacity
- Separate towers available for professional liability, general liability, employee benefits liability and sexual misconduct/physical abuse liability

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

Medical facilities and providers offering health care services within these broad categories:

- Allied Medical Training schools
- Ambulatory surgical centers
- Behavioral health and counseling—outpatient
- Dialysis centers
- Home healthcare—skilled medical and personal care services
- Hospice—home care and inpatient facilities
- Laboratories providing medical, dental, or other testing and specialty services
- Radiology and imaging—including MRI facilities, CT and PET scans, sonograms and X-ray labs
- Rehabilitation—cardiac, developmentally disabled, physical/occupational, substance abuse and trauma
- Specialty pharmacies
- Treatment facilities for cancer and disease management
- Urgent care and walk-in clinics

In Addition

We can design tailored programs for:

- Small to medium-size risks—\$3,500 minimum premium for most classes
- Larger risks that require tailored programs with deductibles/SIRs or excess coverage

Available coverage options for qualified risks:

- Physicians may be insured with the facility
- Hired and non-owned auto liability
- Independent contractors as insureds
- Non-medical E&O

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, and other resources.

Claims Services

It's not just our experience that sets us apart. It's our commitment to understanding the complex changes in the healthcare environment that makes the difference. Our talented team has decades of claims-handling experience, with the nursing and legal backgrounds to bring a real world view to a claim. We work with our clients to determine the best course of action based on their particular situation.

This document is for general informational purposes only and does not constitute and is not intended to take the place of legal or risk management advice. As such, OneBeacon Insurance Group hereby disclaims any and all liability arising out of the information contained herein. Parties should contact their own counsel for any legal or risk management advice.

**Coverages maybe 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.*

Visit onebeaconhc.com for more information or contact Sarah Logue at 781.332.7547 or slogue@onebeacon.com.

You can also find us on:

