

# HEALTHCARE ORGANIZATION ENVIRONMENTAL LIABILITY

All healthcare facilities, regardless of size, face a new world of risk. Beyond traditional environmental risks such as premises exposures, permitted operations and the handling, storage and disposal of materials, healthcare associated infections (HAIs) are at the forefront of emerging issues affecting healthcare facilities today.



## PRODUCT HIGHLIGHTS

- Protection from claims arising from bodily injury, property damage, clean-up costs, emergency response expense and claim expense
- Blanket coverage for owned or operated locations, non-owned locations and transportation
- Covers microbial matter, Legionella, medical infectious and pathological materials or waste, low-level radioactive materials or waste and other contaminants
- Coverage for HAI disinfection and business interruption, including the cost to move or evacuate patients
- Coverage for bodily injury and property damage for HAI excess of the insured's other insurance for bodily injury and property damage is available
- Sublimit for Strategic Response® coverage
- \$25 million per occurrence/aggregate limits available

## CAPACITY

- \$25 million per occurrence/aggregate limits available

## PAPER

Available on a surplus lines basis

## EMERGENCY ENVIRONMENTAL RESPONSE

Allied World provides emergency response services to our environmental policyholders,

including 24/7 access to a toll-free hotline dedicated to the rapid response of your environmental emergencies. This value-added enhancement of access to an industry-leading team of environmental clean-up specialists helps insureds control damages, mitigate environmental losses and resolve the situation as efficiently and effectively as possible.

## STRATEGIC RESPONSE®

Strategic Response® coverage is included to aid in the management of public relations issues that may be caused in the event of a crisis. Includes a \$250,000 limit of liability for a wide variety of expenses related to managing the crisis and a \$50,000 limit of liability to aid in advertising or public relations expenses.

## HEALTHCARE RISK MANAGEMENT

- Environmental Healthcare Helpline: access to information regarding Environmental Health & Safety (EH&S) issues, regulatory matters, industry best practices, enforcement proceedings, etc. The helpline is available 24/7 and all calls are generally responded to within 24 hours.
- Toll-free hotline for assistance with HAI - and environmental emergency - related matters.
- Quarterly Policyholder White Paper

- Flash Bulletins: for critical and timely information or issues affecting the healthcare industry
- Complimentary Resources: policyholders select an industry resource or publication from various key industry associations (APIC, AHA, ECRI and more) available free of charge each policy year.

## FINANCIAL STRENGTH

We believe that our "A" (Excellent) rating from A.M. Best, conservative balance sheet, expanding scope of operations and solid capital base put Allied World in a superior position to withstand future economic upheavals and to provide our insureds the protection they need.

## SUPERIOR CLAIMS HANDLING

We strive to provide the best customer experience in the business. We are committed to keeping the lines of communication open and assign a dedicated claims representative to each case. We work swiftly and in good faith to resolve all claims promptly.

## CONTACTS

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