

HEALTHCARE ENHANCED LEAD-UMBRELLA INSURANCE XS POLICY

With Allied World Bermuda's **Healthcare Enhanced Lead-Umbrella Insurance XS Policy**, we have improved our ability to address a healthcare organization's unique requirements. We believe in long-term collaborative relationships that seek to address current needs while maintaining a flexible framework, that can be adjusted to meet future challenges. Whether a dedicated, traditional medical professional and general liability policy is needed today or a multi-line integrated policy is needed tomorrow, our updated lead policy umbrella form is responsive to address the varying needs of complex organizations.

FEATURES AND HIGHLIGHTS

Wording is concise and written with two base standard coverage sections. Section A, Healthcare Professional Liability, is written on a claims made basis. Section B, Healthcare General Liability, can be written on either a claims made or an occurrence basis.

Section A: Healthcare Professional Liability (Claims Made Only)

- Coverage is tailored specifically to unique patient exposures
- Expressly includes patient general liability batch coverage for both single and multiple batch patient losses

Section B: Healthcare General Liability (Claims Made or Occurrence)

- Provides seamless coverage for non-patient general liability exposures
- Broader general liability coverages available by simple write-back endorsement including auto and employers liability

Bespoke Integrated Coverage Extensions

- Seamless inclusion of a variety of coverages by endorsement, including Managed Care E&O and Employee Benefits Liability
- Coverage extensions are subject to Section B limits

Other Features

- Privacy/Operational Cyber Risks
 - Coverage provided for unintentional disclosure of patient records
 - Coverage with respect to healthcare professional liability arising in connection with operational cyber events
- Defense cost coverage for abuse
- Worldwide coverage for insured activities and claims brought against the insured (subject to any local regulatory requirements)
- Damages includes punitive or exemplary damages

TARGET ORGANIZATIONS

We look to partner with clients who retain a sizable portion of the risk, exhibit a successful track record in their risk management and mitigation efforts and have built a professional and experienced claims team.

- Hospital Systems
- Academic Medical Facilities
- Children's Hospitals
- Single Hospital Locations with 350+ occupied beds
- Senior Care Organizations with 20+ facilities

UNDERWRITING PHILOSOPHY

- Individualized underwriting approach since our inception in 2001
- All risks considered, no venue is excluded

CAPACITY

Maximum limit of \$15M

ATTACHMENT POINT

- Ability to consider a variety of attachment points
- Minimum attachment point of \$1M

SUBMISSION REQUIREMENTS

- Updated and signed application
- Most recent actuarial study
- Audited financial statements
- Minimum of 10 years historical ground up, uncapped, loss data
- 10 years of historical exposures
- A complete list of active subsidiaries at policy inception
- Quality, risk management, claims department initiatives
- Accrediting agency survey and responses

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