

# HEALTHCARE

Healthcare providers, both large and small, turn to Allied World to provide comprehensive and innovative solutions addressing their property and casualty insurance requirements. The healthcare team has a proven track record in this challenging and highly specialised market. We understand the unique exposures of hospitals and other healthcare organisations and tailor each policy to the specific coverage needs of the insured.

Allied World specialises in addressing the risks faced within the complex healthcare environment. In addition to our talented team of underwriters and claims representatives, we bring a progressive risk management approach to every client. We believe that by providing the tools and information necessary to avoid or mitigate losses, we can help prevent problems and control outcomes. Working with the London broking community and trusted local partners, we can consider risks worldwide, excluding USA. We can also provide local solutions where necessary by utilising our Allied WorldWide® capability.

## PRODUCT AND COVERAGE FEATURES

### Comprehensive claims-made Healthcare Liability coverage:

- Extends beyond medical malpractice coverage, responding to the full range of patient exposures arising in the course of the insured's business
- Integrated bodily injury and financial loss coverage, including damages relating to non-deliberate breaches of confidence and privacy

- Claims conditions reflecting today's healthcare environment, facilitating and encouraging compliance with the duty of candour and open disclosure requirements

### Packaged optional coverages provided in a single policy:

- Professional Liability coverage for advice and services provided to other healthcare providers, recognising the interconnected nature of the healthcare landscape
- General Liability coverage structured to provide seamless coverage for day-to-day non-patient risks, available on an occurrence trigger
- Per class limits in separate towers or on a combined limit basis

### Automatic extensions providing:

- Public Relations support in the event of a claim
- Costs associated with court attendance, inquests and investigations
- Defence costs in criminal proceedings connected with a claim
- Defence costs associated with allegations of abuse and fraud

- Loss of Documents coverage
- Wrap around coverage for additional business parties, including joint ventures

### Ability to combine with other coverages underwritten by our specialist colleagues:

- Property
- Employers' Liability
- Personal Accident
- Additional cover to include Commercial Legal Protection and Cyber

### Responsive claims handling with a partnership approach:

- Experienced legal partners with a dedicated point of contact
- Insureds provided with the flexibility to respond to and handle claims within their own retention
- Supportive partners available at all times to respond to medico-legal queries

## CAPACITY

Limits of liability up to \$25m / £20m / €20m per claim with increased aggregate limits available.



EUROPE

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# EUROPE HEALTHCARE

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## TARGET CLASSES

Through our global operations we are able to serve healthcare providers across the world, offering both primary and excess coverage for:

- Hospitals
- Primary care
- Telehealth
- Specialist clinics and outpatient clinics
- Allied health services and charities
- Imaging centres
- Care establishments and rehabilitation centres
- Staffing and recruitment agencies
- Practitioner groups and associations
- Individual physicians and surgeons

## RISK MANAGEMENT SUPPORT

Allied World has built its worldwide healthcare reputation on the foundation of delivering superior risk reduction programmes to organisations they insure. Their services are designed to be an integral component of clients' insurance coverage – adding value beyond insurance protection. Our risk managers come from industry, speak the insureds language, and appreciate the unique challenges they face.

Allied World's suite of risk management services includes:

- Access to risk management research, articles and publications
- Education and seminar programmes
- Regulatory and advisory support
- Educational scholarships and conference attendance
- Bespoke risk reduction

## CLAIMS SUPPORT CLIENTS CAN COUNT ON

Allied World's claims team has significant expertise across numerous product lines and is committed to the highest levels of professionalism, responsiveness and good faith in claims handling.

## FINANCIAL STRENGTH

Allied World recognises the importance of having a carrier with the financial strength to be there when your clients need it. We believe that our ratings, conservative balance sheet, expanding scope of operations and solid capital base put us in a superior position to withstand future economic upheavals and provide our insureds the protection they need.

Allied World's Lloyd's Syndicate 2232 benefits from the ratings assigned to the Lloyd's market: A (Excellent) from A.M. Best, A+ (Strong) from Standard & Poor's and AA- (Very Strong) Fitch ratings. In addition, we are part of the Lloyd's chain of security and as a result all policies written by Syndicate 2232 are backed by the Lloyd's central fund.



A FAIRFAX Company

Coverage is subject to the satisfaction of applicable regulatory licensing requirements and will be provided through appropriately licensed insurance intermediaries. Actual coverage may vary and is subject to policy language as issued. Risk management services are provided by or arranged through AWAC Services Company (Ireland) Limited, a member company of Allied World. **Allied World Europe** Coverage will be underwritten by Allied World Assurance Company (Europe) dac, which is (i) authorized and regulated by the Central Bank of Ireland and deemed authorized by the Prudential Regulatory Authority and (ii) subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorization, are available on the Financial Conduct Authority's website. Allied World Europe is rated "A" (Excellent) by A.M. Best, "A2" (Good) by Moody's and "A-" (Strong) by Standard & Poor's. Coverage underwritten within Switzerland is by Allied World Assurance Company, AG, which is regulated by the Swiss Financial Market Supervisory Authority and is rated "A-" (Strong) by Standard & Poor's. **Allied World Syndicate 2232** coverage will be underwritten by Allied World Syndicate 2232, including EU/EEA business that will be underwritten by Lloyd's Insurance Company S.A. (Belgium) and fully ceded to and reinsured by Allied World Syndicate 2232. Syndicate 2232 is managed by Allied World Managing Agency Limited, which is authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Lloyd's market is rated "A+" (Strong) by Standard & Poor's and "AA-" (Very Strong) by Fitch Ratings. © 2023 Allied World Assurance Company Holdings, Ltd. All rights reserved.