

# 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.



ASIA-PACIFIC

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. Risks domiciled in Asia are underwritten from our Hong Kong and Singapore offices in partnership with the international broking community and trusted local partners.

## 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 open disclosure requirements
- Medical Tourism coverage: worldwide jurisdiction available for facilities offering services to medical tourists

### 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 where required
- Per class limits in separate towers or on a combined limit basis

### Automatic extensions

providing:

- 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
- Public Relations support in the event of a claim
- Wrap around coverage for additional business parties, including joint ventures

### Ability to combine with other coverages

underwritten by our specialist colleagues:

- Employer's Compensation / Liability
- Environmental Liability
- Management Liability and D&O
- Property and Business Interruption

### Responsive claims handling

with a partnership approach:

- Experienced legal partners with a dedicated point of contact
- Claims management professionals based in Hong Kong, Singapore and Australia, providing a responsive service to our clients in their local time zones
- Insureds provided with the flexibility to respond to and handle claims within their own retention

## CAPACITY

Limits of liability up to USD25m per claim with increased aggregate limits available.

## TARGET CLASSES

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

- Allied health services and pharmacies
- General practice and primary care
- Home health and telemedicine
- Hospitals
- Imaging centres and laboratories
- Individual physicians and surgeons
- Medical Tourism destinations
- Medi-spas and beauty clinics
- Practitioner groups and associations
- Specialist clinics and surgical centres
- Traditional Chinese Medicine (TCM)

## RISK MANAGEMENT SUPPORT

Allied World has built its worldwide healthcare reputation on the foundation of delivering superior risk reduction programmes to organisations we insure. Our services are designed to be an integral component of our clients' insurance coverage – adding value beyond insurance protection. We work with policyholders to incorporate their insights and experience into risk reduction programmes that keep assets and people protected.

Allied World's suite of risk management services includes:

- Access to risk management research and publications
- Access to medical and nurse consultants
- Educational scholarships and conference attendance
- Education and seminar programmes
- E-mail alert service
- Regulatory and advisory support
- Tailored clinical risk assessments

## SECURITY AND FINANCIAL STRENGTH

Allied World's company security is available with local policy issuance in the UK, Hong Kong, Singapore and Australia. We underwrite business throughout the European Union on a Freedom of Services basis, and in partnership with local insurance carriers in numerous jurisdictions around the world.

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