

Medical Facilities Liability structured for *flexibility* and *security*.

Understanding the complexities and risks associated with health care takes expertise. The kind we've amassed at OneBeacon Professional Insurance. It also takes insight into the exposures and unique insurance needs of a wide range of medical facilities. We have that too. Putting this experience to work, OneBeacon Professional Insurance creates liability protection solutions for your health care clients – all driven by a team of underwriting, claims, and risk management experts who work together as one for you.

With OneBeacon Professional Insurance, you get the support of our medical facilities team that brings an average of 20 years of health care experience in Underwriting, Risk Management, Client Claims Management and Actuarial.

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 and inpatient
- Dialysis Centers
- Home Health Care - 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, X-ray labs
- Rehabilitation - cardiac, developmentally disabled, physical/occupational, substance abuse and trauma - including inpatient exposures
- Specialty Pharmacies
- Treatment facilities for cancer and disease management

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
- Vicarious liability coverage for medical services by non-insured practitioners
- No sexual molestation exclusion in the policy form
- Broad definition of insured to include volunteers, students, and medical directors (administrative duties)
- Advertising Injury includes material placed on the Internet
- Employee Benefits Liability coverage available
- Hired/Non-owned Auto coverage by endorsement
- Evacuation Expense sublimit available
- Legal/Media Expense sublimit available

Limits

- \$5 million capacity for primary Professional and General Liability
- \$10 million in excess capacity
- Separate towers for Professional and General Liability Coverage
- Claims-Made and Occurrence coverage available (Occurrence PL for select classes only)



Our appetite for medical facilities

OBPI can design tailored programs for:

- Small to medium-size risks - \$10,000 minimum premium for most classes
- Larger risks that require tailored programs with Deductibles/SIRs or Excess coverage

Available coverage options considered necessary for these specialized providers:

- Employed physicians may be insured with the facility
- Hired and Non-owned auto liability
- Independent contractors as insureds
- Stand-alone excess coverage

Experience has a new measure

There's experience as in knowledge and expertise. And there's experience as in how a company works with and for you.

We are OneBeacon Professional Insurance, combining the best of both to make the insurance experience entirely better for you.

onebeaconpro.com

Medical Facilities Liability Insurance

Experience a unique level of commitment

A standard of superior claims support

In the event of a claim, your clients should expect a high level of performance by the people who handle it. With OneBeacon Professional Insurance that is the norm, never the exception. We pride ourselves on our quality claims service and the expertise of our health care claims team that makes it possible.

Experience the benefits of OBPI

- Tailored risk management services
- Industry-leading specialty insurance capabilities
- An entrepreneurial style combined with a focus on service and support
- A decision-making structure that supports faster underwriting decisions
- OneBeacon Insurance Group's financial strength, as affirmed by an A.M. Best rating of A (Excellent)

We are OneBeacon Professional Insurance

OneBeacon Professional Insurance is a member of OneBeacon Insurance Group. We specialize in professional liability solutions for targeted industries including:

- Hospitals
- Managed Care Organizations
- Long-term Care Facilities
- Medical Facilities
- Physician Groups
- Media
- Lawyers
- Real Estate Professionals
- Design Professionals
- Technology

Additionally, OneBeacon Professional Insurance provides employment practices liability insurance, management liability and tailored products for complex organizations including health care provider excess insurance and HMO reinsurance.

About OneBeacon: OneBeacon Insurance Group, Ltd. is a Bermuda-domiciled holding

At OneBeacon Professional Insurance, we believe that knowledge, expertise and constructive collaboration lead to the best insurance solutions. As a result, we have transitioned to an approved access distribution model. One that focuses our efforts on building the strongest possible relationships with selected producers. A broker office may be approved for access to one or more of our underwriting divisions.

In addition, our distribution network includes specialized wholesalers. This makes our products and services accessible to all other agents and brokers.

To discuss how your office can obtain direct access, please email us at OBPIProducerAccess@onebeacon.com

OneBeacon
PROFESSIONAL INSURANCE®

Please refer to the actual policy for exact coverage descriptions and limits; exclusions and deductibles may apply. Coverages are subject to policy terms and conditions and may not be available in all states.

Visit onebeaconpro.com for a list of underwriting contacts.

Submit risks to:
medfacsubs@onebeacon.com
or fax us at: **860.773.6097**

OneBeacon Professional Insurance
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Farmington, Connecticut 06032
877.701.0171

Our support for your cross-selling opportunities:

- ▶ Management Liability
- ▶ Employed Lawyers
- ▶ Hospital Professional Liability
- ▶ Commercial Lines property coverage for mid-sized facilities
- ▶ Long-Term Care
- ▶ Managed Care E&O/D&O