

# Hospital Professional Liability and its most *critical component*.

Understanding the complexities and risks associated with health care takes expertise. The kind we've amassed at OneBeacon Professional Insurance. It also takes a deep appreciation for the unique differences that define one hospital from the next. 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 Complex Risks team that brings an average of 20 years of health care experience in Underwriting, Risk Management, Client Claims Management and Actuarial.

## Eligible Risks

- Hospitals of all types and sizes

## Limits

- Primary and Umbrella/Excess coverage available
- Standard primary limits of \$1/\$3 million
- \$25 million in capacity
- London line slip capability on excess placements

## Specialized Protection and Features

- Broad definition of claim and incident trigger
- Defense outside the limits of coverage as part of the primary policy form
- Punitive damages coverage - most favorable venue affirmation where permitted by law
- 60 days of automatic coverage for newly acquired or created entities
- Insured vicarious liability coverage for Medical Services by non-employed practitioners
- Child abduction coverage by endorsement
- Broad definition of insured to include employed physicians, volunteers, students, and locum tenens
- Advertising coverage that includes internet and other electronic communications
- Flexible deductible/retention options
- Flexibility with coverage structure and coverage grants
- Evacuation Expense reimbursement
- Legal/Media Expense reimbursement

Health Care

## Hospital Professional Liability



### Our program for hospitals includes:

- ➔ Responsive and Flexible underwriting solutions
- ➔ Full complement of coverages and services for small and mid-sized hospitals
- ➔ Capacity excess and captive reinsurance for large self-insured institutions
- ➔ Nontraditional structures such as:
  - Stretched aggregates
  - Loss-sensitive placements
  - Manuscript policy forms
- ➔ Physician programs - freestanding groups or groups tied to hospitals

## 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](http://onebeaconpro.com)

# Hospital Professional Liability

## 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.

We help minimize the risk OBPI offers tailored risk management services including a clinical in-house risk manager who can assist in the review of your clients' specific needs.

### Services for qualified accounts including:

- Consulting time by telephone, fax, email or on-site
- Free participation in OBPI webinars
- A monthly risk management e-newsletter
- On-site risk assessments and education services available
- Online CME credits for physician groups available

## 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
- Financial Services
- 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. General liability, property and workers' compensation coverages are also available for financial institutions.

**About OneBeacon:** OneBeacon Insurance Group, Ltd. is a Bermuda-domiciled holding company that is publicly traded on the New York Stock

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](mailto:OBPIProducerAccess@onebeacon.com) or visit [onebeaconpro.com](http://onebeaconpro.com) for a list of underwriting contacts.

Exchange under the symbol "OB." OneBeacon's underwriting companies offer a range of specialty insurance products sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. The company's businesses include OneBeacon Professional Insurance, International Marine Underwriters, OneBeacon Accident Group, OneBeacon Entertainment, OneBeacon Energy Group, OneBeacon Government Risks, A.W.G. Dewar (tuition refund), collector cars and boats written through Hagerty Insurance Agency, OneBeacon Technology Insurance, OneBeacon Specialty Property, OneBeacon Property and Inland Marine, and OneBeacon Excess and Surplus Lines. The company also offers products and services to assigned risk markets through its AutoOne division. OneBeacon's insurance businesses are national in scope.

Your policy may be underwritten by one of the following insurance companies: The Camden Fire Insurance Association, The Employers' Fire Insurance Company, OneBeacon America Insurance Company, OneBeacon Insurance Company, OneBeacon Midwest Insurance Company, Pennsylvania General Insurance Company, Traders & General Insurance Company, Atlantic Specialty Insurance Company and Homeland Insurance Company of New York.

## 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.

Submit risks to:

[OBPIsubs@onebeaconpro.com](mailto:OBPIsubs@onebeaconpro.com)

or fax us at: **866.299.0910**

OneBeacon Professional Insurance  
199 Scott Swamp Road  
Farmington, Connecticut 06032  
877.701.0171

For questions regarding our Complex Risks products:

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## Our support for your cross-selling opportunities:

- ▶ Management Liability
- ▶ Managed Care E&O
- ▶ Employed Lawyers
- ▶ Medical Facilities (Outpatient Risks)
- ▶ Commercial Auto
- ▶ Long-Term Care
- ▶ Provider Excess Insurance