

Long Term Care Professional liability complete with *flexibility* and *security*.

Understanding today's complexities and risks associated with long-term care facilities takes expertise. The kind we've amassed at OneBeacon Professional Insurance. It also takes a deep appreciation for the unique differences that define one facility from the next. We have that too. Putting this experience to work, OneBeacon Professional Insurance creates liability protection solutions for your long term 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 long term care professional liability team that brings over 30 years of underwriting experience and significant claims handling experience in professional liability claims against long-term care facilities.

Eligible Risks

- Will consider skilled, assisted, and independent living facilities

Limits

- Primary and excess coverage available
- Primary coverage limits of \$1M/\$3M or \$2M/\$4M
- Excess coverage limits of \$15M/\$15M excess of primary commercial insurance or SIR
- Medical Payments: \$5K per claim/ \$25K aggregate
- Fire Damage up to \$50K

Specialized Protection and Features

- No minimum retention
- Claims made PL; occurrence or claims made GL
- Available on either defense-within-limit or defense-outside-limit basis
- Evacuation expense reimbursement of up to \$100K for unplanned evacuation of residents
- Legal/Media expense reimbursement of up to \$100K for investigation and defense of regulatory or related proceedings, and/or public relations advisory costs
- Punitive damages coverage – most favorable venue affirmation where permitted by law
- Coverage available for claims for sexual abuse
- Per location limits available
- Minimum attachment for excess is generally \$1M (commercial insurance or SIR)
- Coverage available as follow-form excess PL and GL or umbrella over PL, GL, AL, EBL, and EL

Note: Offered on a surplus lines basis; available through S/L licensees in most states.



Our appetite includes facilities wanting:

- ➔ Responsive and flexible underwriting solutions
- ➔ Claim handlers that understand this line of business and are available to answer questions
- ➔ An insurance partner with a successful history of writing long-term care insurance and a proven track record of superior claims handling

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

Long Term Care 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.

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

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:
OBPIsubs@onebeaconpro.com
or fax us at: **866.299.0910**

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

Our support for your cross-selling opportunities:

- ▶ Management Liability
- ▶ Managed Care E&O/D&O
- ▶ Employed Lawyers
- ▶ Medical Facilities (Outpatient Risks)
- ▶ Commercial Auto