



HOSPITAL MEDICAL PROFESSIONAL LIABILITY

At Allied World we understand that the exposures faced by the healthcare industry are always changing and that comprehensive coverage is fundamental for an organization's survival. With unparalleled knowledge of the field, Allied World delivers specialized products to meet the unique and diverse needs of the hospital industry. This includes anything from a critical access hospital to a large health system.

Our experienced team of hospital underwriters is constantly adapting our products with services to address the real-time issues of this field. We strive to effectively communicate with our customers at every level, from ensuring that risks are mitigated and streamlining coverage to processing claims in an efficient manner.

FEATURES & HIGHLIGHTS

- Separate towers for Professional Liability, General Liability and Employee Benefits
- Defense outside the limits
- Broad definition of claims "trigger" as "incident" based
- Unique solutions to prior acts coverage for carrier insolvency
- Broad definition of Insured includes employed physicians
- Automatic coverage for mergers, acquisitions and newly acquired entities
- Flexible deductibles/retention options
- Less restrictive related claims language
- "24/7" toll-free access to Allied World's healthcare risk management team
- Dedicated risk manager and claims manager for each account
- Claims team whose community hospital experience averages ten years

LIMITS

- Standard primary limits of \$1 / \$3 million
- Excess or Umbrella up to \$15 million

JURISDICTIONS

No jurisdiction restrictions

ELIGIBLE RISKS

- Community General Hospitals
- Cancer Hospitals
- Critical Access Hospitals
- Rehabilitation Centers
- LTACH Facilities
- Surgical Hospitals
- Psychiatric Facilities
- Health Systems

RISK MANAGEMENT EXPERTISE

Allied World's commitment to help you thrive: We are convinced that engaging potential policyholders in the underwriting process is essential to ensuring the success of the policyholder-carrier experience. We want our insureds to get to know us so they can decide whether we will be a good fit for each other. Pre-bind conference calls and on-site visits are just the beginning of our long-term commitment to our policyholders.

Risk Management Expertise (cont.)

Upon entering into a relationship, we hit the ground running to construct a comprehensive policy designed precisely for your client's individual needs. We also develop value-added service plans that include specialty-specific products and services, as well as risk management programs with consultation support available 24/7. Our promise is to be accountable and to provide support to our policyholders over the entire lifecycle of our relationship.

Risk Management Services include:

- Clinical Risk Assessments
- Education Programs
- Policy and Procedural Development
- Risk Management Research and Publications
- Risk Management Hotline

SERVICE STANDARDS

At Allied World we are committed to providing the highest level of service. We:

- Acknowledge all submissions within 24 hours
- Acknowledge all claim notices with an immediate email response and assignment of claims representative within 24 hours
- Issue all policies within 7 business days from the date of receipt of the last subjectivity (if applicable)
- Issue excess policies prior to receipt of all underlying policies (primary underlying or followed policy required)

FINANCIAL STRENGTH

We understand how important it is that a carrier has the financial strength to ensure that it will be there when your clients need us. Allied World Assurance Company has earned an A.M. Best "A (Excellent)" rating. We believe that our conservative balance sheet, expanding scope of operations and solid capital base put us in a superior position to withstand future economic upheavals and to provide our insureds the protection they need.

ADDITIONAL PRODUCT OFFERINGS

Additional products available to healthcare organizations include D&O/EPL, Fiduciary, Benefit Plan Purchaser E&O, Managed Care E&O, Miscellaneous Medical Professional Liability, Clinical Research Liability and Technology E&O.

CONTACT US.

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Approved producers may submit risks at:

E submissions@awac.com or **F** 860 284 1302

Non-approved producers, contact our Business Development team at:

E usbd@awac.com

This information is provided as a general overview for agents and brokers. Coverage is underwritten by Darwin National Assurance Company (DNA) and Darwin Select Insurance Company (Darwin Select) which currently have an A.M. Best rating of "A (Excellent)." DNA and Darwin Select are subsidiaries of Allied World Assurance Company Holdings, Ltd. Coverage is offered only through licensed surplus lines agents and brokers. Actual coverage may vary and is subject to policy language as issued.

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