



# Miscellaneous Medical Liability Appetite

QBE's Healthcare Liability team understands the range of complex risks faced by healthcare organizations in their journey to provide quality healthcare. The constantly evolving landscape of medicine and patient care requires underwriters who are equipped to insure these emerging risks. Our seasoned team combines specialized, healthcare-focused underwriting, claims and actuarial talent, enabling us to develop solutions specifically tailored to the unique needs of healthcare providers.

QBE offers primary & excess Professional Liability, General Liability, Products Completed Operations, Employee Benefits Liability, Sexual Misconduct Liability, Hired and Non-Owned Auto, Errors & Omissions (E&O) and Tech E&O coverages for the following classifications, as well as Umbrella inclusive of Auto & Employer's Liability coverage. Surplus lines policies are available for risks in all 50 states and the District of Columbia. This is not an exhaustive list. Additional classes will be considered upon request.

Classifications	
Adult day care/day care	ⓘ
Allied training & medical schools	●
Alternative medicine	●
Ambulatory surgery centers	ⓘ
Blood services	●
Case management	●
Clinical trials	●
Dental clinics	●
Diagnostic imaging	ⓘ
Dialysis centers	●
Fertility services	●
Fitness centers	●
Governmental medicine	●
Healthcare staffing	ⓘ
Home healthcare	ⓘ
Hospice care	●
Humanitarian relief	●
Laboratories	●
Medical spas & beauty salons	●
Medical transport - air & ground	●
Mental & behavioral health	ⓘ
Occupational healthcare	●
Oncology centers	●
Optical clinics	●
Organ & tissue services	●
Pharmacies - retail & compounding	●
Physical, occupational & speech therapy	●
Primary care clinics	●
Social services & child welfare	ⓘ
Substance abuse care	ⓘ
Telemedicine	●
Troubled youth	ⓘ
Urgent care clinics	●
Veterinary care	●
Weight loss clinics	●
Women's health clinics	ⓘ

**Key** ● Strong Appetite ⓘ Selective Appetite



## Account targets

- Middle market & large risks
- Minimum Policy Premium \$25K
- Average premium \$100K
- For-profit, not-for-profit and governmental



## Out of appetite

- Correctional healthcare
- Developmentally disabled group homes
- Excess auto on transport risks
- Hospitals or health systems
- Long-term care facilities
- Managed care organizations
- Medical or recreational cannabis



## Policy enhancements

- True worldwide claims handling
- Separate limits per coverage part subject to policy aggregate
- Blanket additional insureds
- Blanket subsidiary language
- Punitive damages where insurable by law



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