

Enhanced Miscellaneous Healthcare Facilities Professional and General Liability Coverage Form



Lexington Healthcare understands the dynamic and challenging nature of healthcare, and has developed enhanced coverages to reduce policyholder's exposure and provide greater flexibility when navigating healthcare risk. Lexington Healthcare is a leader in the excess & surplus lines insurance market and has been providing continuous, flexible coverage options to the healthcare industry for over 50 years.

Lexington Healthcare now provides brokers with an enhanced Miscellaneous Healthcare Facilities Professional and General Liability Policy Form that provides a range of solutions for our policyholders.

Miscellaneous Healthcare Facilities Professional and General Liability Policy Form

COVERAGE SOLUTIONS

- Professional and General Liability with dual tower aggregate limits
- Claims Made Coverage (Professional Liability) and Claims Made or Occurrence Coverage (General Liability)
- Supplemental Coverages built into the form Including Disciplinary Action Coverage, Subpoena and Deposition Assistance Coverage, Trial Attendance Per Diem and Good Samaritan Coverage
- Consent to Settle provided to the First Named Insured for Professional Liability Claims
- Broad coverage for Medical Directors, employees and volunteers
- Bodily Injury to Patients built into the Professional Liability Insuring Agreement
- Pre-determined pricing on Extended Reporting Periods available

THE LEXINGTON VALUE ADDED RISK MANAGEMENT ADVANTAGE

- Dedicated Risk Management professionals providing proactive risk management consulting advice and complimentary value add risk management services
- Access to Lexington Healthcare's Risk Management Consultation Helpline
- Consultation Services (Policy and procedure review, research assistance, templates)
- Onsite/Virtual Risk Management Education
- Virtual Crisis Prevention and Verbal De-escalation Training
- Quarterly Webinars

THE LEXINGTON CLAIMS ADVANTAGE

- Dedicated experienced healthcare claims operations with a deep understanding that both reputation and cost mitigation are of utmost importance to healthcare policyholders.
- Access to claims professionals and technical staff of over 30 members dedicated solely to healthcare-related claims; professionals include attorneys and clinicians
- Claims professionals who work in concert with underwriting and risk management professionals to identify claims trends and quickly address specific client needs
- Defense-oriented claims approach collaborating with policyholders

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Miscellaneous Healthcare Facilities Professional and General Liability Policy Form (Continued)

COVERAGE SOLUTIONS

- Additional Coverages available by endorsement including Employee Benefit Liability (EBL), Hired and Non Owned Auto (HNOA), damage to patient property, Crisis Management Coverage, HIPAA Civil Monetary Penalties Coverage, Enhanced Abuse Coverage, Additional Insured Coverage (Blanket or Scheduled), and options for Defense Expenses Outside of Limits of Insurance

THE LEXINGTON VALUE ADDED RISK MANAGEMENT ADVANTAGE

- Emerging Exposure Advisories and Alerts
- Vendor Resources and Tools (Emergency Care Research Institute (ECRI) subscriptions, ASHRM resources, HC PRO Toolkits, and more....)
- Lexington Healthcare policyholders can receive complimentary access to ECRI workplace violence resources

THE LEXINGTON CLAIMS ADVANTAGE

- State-of-the-art claims system that allows for ease of reporting and efficient response to inquiries

Contact

For more information on our new Miscellaneous Healthcare Facilities Professional and General Liability Policy Form or about Lexington Healthcare in general, please visit the Lexington website at www.lexingtoninsurance.com/products/healthcare or contact Debra Goldberg, Head of Lexington Healthcare at debra.goldberg@aig.com.

For additional risk management information, please contact riskmanagement@aig.com.

Lexington Insurance Company, an AIG company, is the leading U.S.-based surplus lines insurer.

The term AIG refers to American International Group, Inc. and is the marketing name for its worldwide property-casualty, life and retirement, and general insurance operations.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: www.linkedin.com/company/aig.

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