

# Community hospitals

The insurance and risk management needs of the healthcare industry are constantly evolving. Zurich's dedicated healthcare group is committed to developing innovative insurance, risk management and claims solutions that anticipate and address the increasing needs of community hospitals.

Zurich defines its community hospitals segment as hospitals with 250 beds or fewer. We provide these hospitals with healthcare professional and general liability insurance, as well as umbrella and excess liability and property insurance.

## Security and commitment

Zurich is committed to bringing financial strength, underwriting discipline and knowledgeable service to healthcare organizations of all sizes and types. The company is rated AA- (stable) by Standard & Poor's (July 2007) and A (positive) by A.M. Best (December 2007). Our underwriting discipline helps position us to serve the needs of this market for years to come.

## Customer profile

We serve all classes of community hospitals, including:

- Critical access hospitals
- General acute care hospitals
- Specialty hospitals
- Governmental hospitals

## Coverage

- Primary healthcare professional liability (HPL) on a claims-made basis
- Primary commercial general liability (CGL) on either an occurrence or claims-made basis
- HPL and CGL coverages provided on one combined policy
- Deductibles based on an organization's size and loss history
- Umbrella and excess liability coverage over a primary policy or a self-insured retention
- Umbrella liability includes HPL, CGL, commercial auto and employers' liability.
- Follow-form excess HPL and CGL

## Capacity

- Primary HPL limits of \$1 million each occurrence/\$3 million aggregate
- Primary CGL limits of \$1 million each occurrence/\$3 million aggregate
- Umbrella limits up to \$35 million each medical incident or occurrence/\$35 million aggregate

To learn more about  
Zurich's healthcare  
insurance services call

**866-860-7292**

or visit

[www.zurichna.com/healthcare](http://www.zurichna.com/healthcare)

## Zurich

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This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

Insurance coverages underwritten by member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through surplus lines brokers.

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