



# Z-Rx Insurance Solutions™ for healthcare

A cure for the common insurance program™



## About Z-Rx Insurance Solutions

**Z-Rx Insurance Solutions is specifically designed to provide total account solutions for hospitals and outpatient facilities:**

- General/acute hospitals
- Psychiatric hospitals
- Rehabilitation hospitals
- Women's/maternity hospitals
- Specialty hospitals
- Children's hospitals
- Multi-hospital systems
- Academic medical centers
- Ambulatory surgery centers
- Intermediate care facilities
- Outpatient facilities
- Retail health clinics

Specializing in hospital and outpatient facilities serving suburban and urban communities.

**Z-Rx Insurance Solutions offers 27 coverages including:**

- Accident & Health (including AD&D, Medical Stop Loss, Statutory Disability and Transplant Service)
- Ambulances and emergency, special or medical needs transport
- Auto Liability
- Construction (including Builder's Risk, Owner controlled insurance programs and Owners protective professional indemnity)
- Crime
- Directors & Officers liability
- eDiscovery
- Employed Lawyers Professional Liability
- Employment Practices Liability
- Environmental Liability
- Excess and Umbrella Liability
- Fiduciary Liability
- General Liability
- Healthcare Professional Liability
- HMO specialty coverages (HMO reinsurance and medical stop loss)
- Identity Theft
- Managed Care E&O and D&O
- Property
- Security and Privacy
- Surety
- Travel Accident with Travel Assist
- Workers' Compensation

Call us for information about our solutions available to other types of healthcare organizations.

## Why Zurich?

### ***Healthcare expertise***

- As of 2009, 30 percent of all hospitals are insured by Zurich
- Zurich Claims Benchmarking report and tool, based on the analysis of \$30 billion of Medical Professional Liability losses incurred, provides insights into the frequency and severity of claims in the health care industry
- 95 percent of Zurich customers said they have a strong relationship with us and 97 percent would recommend Zurich as an insurance carrier<sup>1</sup>

### ***Financial strength when and where you need us***

- Industry's leading financial ratings from AM Best A (stable) and S&P AA- (stable)<sup>2</sup>
- 92 percent of Zurich customers said Zurich does a very good or excellent job in providing financial stability<sup>1</sup>

### ***Speed of response***

- 90 percent of healthcare customers indicated Zurich's overall timeliness of claims services as very good or excellent<sup>1</sup>

### ***Reduced coverage gaps. Only Zurich offers***

- 27 healthcare insurance coverages, including healthcare professional liability, general liability, property, security & privacy and management liability products, to address the full spectrum of risks faced by hospitals
- More than 30 risk management solutions for hospitals, ranging from health care educational programs to risk assessments and consultations
- Property coverage with more than 17 additional enhancements for health care, ranging from spoilage-malfunction to research and development property

### ***Savings***

- 89 percent of Zurich customers said Zurich has competitive premiums
- Risk Engineering partnered with healthcare organizations to achieve an average Recordable Incident Rate 25 percent lower than the industry average

## Risk management services

Zurich's strategic Risk Management Services help customers stay on top of health care risk trends and issues. Customers have access to various on-line tools; along with a cost-effective, consultative approach toward loss prevention and professional advice on OSHA, CDC, TJC and other regulatory requirements. Zurich provides education to our customers through regional risk management seminars, on-line education programs, webinars and our Healthcare Symposium.

**Clinical risk management services** include consultative advice on health care risk management issues, on-site risk assessments of the customer's risk management program and clinical departments, a claims benchmarking report and education programs for staff.

**Property risk management** provides services and advice on the NFPA, AIA and IBC national standards.

**EOC-focused property assessments** include reviewing customers' Joint Commission required management programs (EOC) and conducting a review of the Statement of Conditions.

**Water damage self-assessment** through Zurich's "A Cure" program, which helps identify latent water damage exposures.

**Boiler, pressure vessel and machinery assessments** which help meet required jurisdictional inspections.

**Property valuation services** provides certified property appraisers, with extensive experience in health care facilities, to assist Zurich clients in the development of reported values. Services include property appraisals, published inflation cost trends, value benchmarking, insurance to value reviews, BI consultations, employee training and direct access to our appraisers for consultations.

**Health and safety risk management** refers to employee and auto loss prevention such as safe patient handling, absence management programs, ergonomic assessments, industrial hygiene services and motor fleet solutions.

**Enterprise risk management** (ERM) services and software can help customers embed a robust ERM infrastructure to better manage risks and increase business resiliency, to help improve capital efficiency and financial performance.

**Construction services** offer hospitals a seamless approach to renovations and construction with no or limited interruption to their core business. Custom-tailored solutions include conceptual planning and feasibility, design and engineering, transport and manufacturing, procurement and construction and more.

**Business Resilience services** assess, quantify and aggregate critical exposures, in terms of likelihood and magnitude of impact, to determine a response strategy relative to a hospital's risk appetite. Services include supply chain risk assessment and insurance, business interruption modeling, total risk profiling, business impact analysis and continuity management.

# Products and services: Your guide to over 27 coverages plus the features and benefits they offer

## HPL, GL and Umbrella

### **New upgraded healthcare primary policy now includes:**

- Abusive acts coverage
- Subpoena response assistance
- Crisis management
- Good samaritan acts and more

Provides a full range of protection from negligent medical staff behavior to slips, trips and falls, through a combination of Professional liability and General liability coverage, all in one convenient program.

## **New: eDiscovery**

Helps reduce the potential for eDiscovery mismanagement and also assists with the processes required if eDiscovery should be encountered. A separate additional limit of liability up to \$100,000 with no retention for eDiscovery defense costs (as defined by the endorsement) and eDiscovery Investigation Expense\* incurred by the insured is available at no additional cost. In addition to \$100,000 limit, qualified clients will get pre-claim eDiscovery consulting services rendered by ACT Litigation Services, Inc.

**For HPL customers**, in connection with regulatory investigation by OHRP, OIG and FDA. The Zurich eDiscovery endorsement provides an additional limit of \$100,000 for eDiscovery defense costs provided by ACT Litigation Services, Inc. In addition, ACT has agreed to discount the first \$130,000 of such costs for Zurich customers by 23 percent to provide this maximum benefit of \$100,000.

## Security and privacy

Offers broad privacy coverage, current with the latest legislation and regulations, with complimentary eRisk Hub - a resource providing a breadth of useful information on security and privacy scenarios. This policy can be combined with any of the five additional coverages:

- Privacy breach cost coverage
- Business and dependent business income loss coverage
- Digital asset replacement expense
- Cyber extortion threat
- Internet media liability

## **New: Travel Accident coverage with Zurich Travel Assist**

Employees may be covered 24 hours a day, around the world, for on and off the job accidents. Employees' families, whether traveling with or without the employee, may also receive coverage. Coverage can attach to the Primary or Umbrella HPL policy.

**Zurich Travel Assist® Services** - included in coverage and provides worldwide medical, legal, personal and informational services when traveling more than 100 miles from home.

## **New: Identity Theft**

This service is offered as part of our Primary or Umbrella HPL policy, to provide employees and their families identity theft recovery services at a nominal cost.

## **New: Employed Lawyers Select™**

Provides coverage for any negligent act, error or omission committed in the provision of legal services by in-house counsel and their legal staff. Carrying such coverage serves as a recruiting tool and differentiator in hiring legal talent to in-house positions.

## Management liability

### **Directors & Officers (D&O) liability**

- Environmental mismanagement claims extension covers climate change and global warming disclosure claims
- Retired Independent Directors Side A protection

### **New Not-for-profit hospital reimbursement endorsement**

- Infant event coverage
- EMTALA fines and penalties
- HIPAA fines and penalties
- Credentialing claim coverage

**Employment practices liability** includes 18 stated perils including retaliation and claims arising out of the organization's email and Internet policies. "For" Bodily Injury/Property Damage exclusion with coverage (EPLI) for mental anguish and emotional distress.

**Crime** offers protection for unlawful taking of money, securities, or other property, the deprivation of the insured such as embezzlement, forgery, fraud and inventory theft by an employee.

## Property

### **Property enhancements for hospitals include:**

- Decontamination expense
- Patient evacuation
- Radioactive contamination
- Communicable disease suspension of operations
- Mobile medical equipment

**Equipment breakdown coverage** includes breakdown perils such as electrical injury, mechanical breakdown, steam explosions or ruptures without exclusion or sub-limit.

**Spoilage malfunction coverage** reimburses the cost of spoiled parts inside coolers, chillers or fridges in case of an electrical breakdown.

**The property of others** is included in the business personal (content) property coverage.

**Combined limit insurance endorsement** offers flexibility for scheduled coverages that are typically offered at lower limits.

## Auto and ambulance

Auto liability for ambulances, patient transport including fleets and other vehicles - administered by Thomco. Offers flexible coverage options and access to Thomco "Arrive Alive" on line training to help address safety issues.

## Workers' Compensation

Manage medical expenses through high quality medical cost containment programs with flexible options. Sophisticated risk management strategies and valuable benchmarking information provided to help manage exposures.

## Environmental coverage Z Choice®

Individual coverages for on/off-site bodily injury, cleanup costs and property damage for new or existing pollution events or natural resource damages. Customers can secure and pay only for the coverages they choose.

Financial assurance coverage available for commercial storage tanks.

## Construction

Offers hospital programs such as Owner Controlled Insurance Program (OCIP) to provide coverages such as Construction Builder's Risk, Excess Liability, Environmental and more.

## Surety

Provides a variety of surety bonds including Third-party administrator bonds, Patient's trust fund bonds, Medicaid/Medicare bonds, Self-insured workers' compensation bonds, Unemployment insurance self-insurer bonds, Sales and use tax bonds and Highway and street permit bonds.

## Claims services

**Legal services** help reduce both the indemnity and expense costs associated with litigation by using a national network of panel attorneys, with medical malpractice expertise, to provide an effective defense by managing the litigation process, and providing legal bill review services.

**Property and catastrophe services** provide a dedicated Zurich catastrophe team with expertise in health care, to immediately respond to service requests and access to a network of vendors who understand hospitals and service requirements.

## Customer perspective

*"We don't see Zurich as an insurance carrier. We don't see Zurich as a vendor. We see Zurich as a partner. Strong relationships are the basis of our partnership. We don't have this type of relationship with other carriers."*

**Kevin Cooper, NCH Health System**  
**Chief of Staff / General Counsel**

*"Zurich provides us with resources, education, strength and responsiveness from a risk management perspective. We know we can pick up the phone and call someone at Zurich to help us."*

**Leigh Collier, Baptist Health System**  
**Chief Risk Officer**

*"We're always looking for value and Zurich has stepped up to the plate when we've been looking for savings. When looking at various insurance program proposals, Zurich has been the most competitive on price."*

**Ralph Topinka, Mercy Health System**  
**Vice President & General Counsel**

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

### Zurich

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- 1 The Customer Satisfaction & Loyalty Study (CS&L) conducted by TNS in May 2009 of 69 interviews with Zurich healthcare customers.
- 2 As of August 4, 2009. Access the rating agency Web site for more information and the latest ratings available.

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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