

Zurich's new Healthcare Umbrella policy

Answering to the broader needs of today's volatile market



As the healthcare industry evolves, Zurich recognizes the need to anticipate and help address customer needs in a rapidly changing environment. In response to today's challenges, Zurich Specialty Products Healthcare has broadened our coverage and refreshed our Healthcare Umbrella policy to help respond to the ever-changing needs of our customers and the industry. With our new Healthcare Umbrella policy, qualified customers can receive expanded coverage through a list of new enhancements, including:

- **NEW! "Batch" (related medical incident)** – coverage includes the ability to combine multiple claims into one for ease and simplicity
- **NEW! Worldwide coverage** – available in limited jurisdictions and subject to trade sanctions
- **NEW! Clinical trials coverage** – coverage for the administration of human clinical trials within medical facilities
- **NEW! Crisis Management** – reimbursement for crisis management events (disinfection, evacuation, public relations including for workplace violence and professional liability claims) with separate limits for each event (available via endorsement)
- **NEW! eDiscovery** – provides coverage for defense costs associated with eDiscovery (available via endorsement)
- **NEW! Automatic Extending Reporting** – supplies a 60-day claims reporting extension
- **NEW! Teaching/Proctoring services** – coverage for teaching and proctoring done at the insured's request
- **Cancellation and Non-Renewal provisions** – extended to 60 days

Simplicity and ease

Zurich's new Healthcare Umbrella policy encompasses umbrella, professional liability and excess follow form coverages all into one convenient policy – providing qualified customers with flexibility within their desired coverages. The new

Speak to a Zurich
Healthcare representative
today to learn more about our
new Healthcare Umbrella policy:

866-860-7292

form utilizes a new streamlined approach, which aids in the claims administrative process when customers need it the most.

To continue delivering to our customers' needs, policy exclusions are limited, applying only when necessary and are specific to its line of coverage.

Why Zurich?

We're dedicated to our customers and continue to listen to their needs. Zurich offers a robust suite of 27 healthcare insurance coverages, including healthcare professional liability, general liability, property, security & privacy, construction, management liability products and more. We also offer more than 17 additional healthcare enhancements for property coverage ranging from spoilage-malfunction to research and development property. Coupled with over 30 risk management hospital solutions, ranging from healthcare educational programs to risk assessments, we help address the wide spectrum of risks faced by healthcare facilities.

Zurich has stood the test of time, with nearly 140 years of insurance experience and strong financial ratings,¹ even during today's difficult market.

Zurich HelpPoint – here to help your world

At Zurich, we believe in delivering insurance products to help you manage your risks. That's why we created *Zurich HelpPoint* – our mission to help deliver to your needs and to be there when you need it most.

Zurich

1400 American Lane, Schaumburg, Illinois 60196-1056
800 382 2150 www.zurichna.com

¹ For ratings and financial information about Zurich American Insurance Company, visit www.zurichna.com. Insurance product obligations are the sole responsibility of each underwriting insurance company.

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 individual 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 licensed surplus lines brokers.

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