

Announcing Zurich's new Healthcare Primary policy – all-in-one coverage for today's medical facilities



Many view a successful healthcare facility as a place that is consistently receiving patients in need of medical care, providing a caring environment where family and friends can visit patients and, of course, offering a team of knowledgeable and experienced professionals and staff to ensure proper patient care and overall management of the organization. However, with daily interactions between medical facility personnel and patients and their visitors, organizations find themselves exposed to a broad range of risks – risks that could cause many facilities to fall vulnerable to financial disaster or possibly even place them out of business if proper protection is not secured.

Zurich understands these exposures and believes in staying innovative and responsive to the changing needs of our customers. That is why we have updated our Healthcare Primary policy to respond to the risks medical facilities face in today's world.

With Zurich's new Healthcare Primary policy, customers can rest assured that they are receiving a full range of protection for their organizations with coverage for risks ranging from negligent medical staff behavior to slips, trips and falls. The new policy even provides coverage for expenses incurred while managing a crisis.

Zurich's refreshed Healthcare Primary policy provides a combination of coverages into one convenient program:

- Professional Liability – coverage for liabilities arising out of patient injuries or suffering caused by medical acts or omissions of the professional staff
- General Liability – coverage for liabilities arising out of daily facility operations, including bodily injury, property damage and more
- Crisis Management – reimbursement for expenses when everything doesn't go as planned

Speak to a Zurich Healthcare representative today to learn more about our new Healthcare all-in-one Primary policy: 866-860-7292.

Our updated Healthcare Primary policy also offers valuable coverage enhancements:

- Coverage for all forms of abusive acts, including sexual abuse and molestation, built directly into the base form
- Reimbursement for crisis management events (evacuation, public relations including workplace violence and disinfection expenses) with separate limits for each event
- Clinical trials coverage for the administration of human clinical trials within facilities
- Worldwide insurance coverage regardless of where claims are brought, subject to US Trade Sanctions Laws
- Defense coverage for administrative expenses, such as attorney fees and all other reasonable investigation expenses
- Insured choice of counsel (available to qualified customers)
- Built-in subpoena sublimit providing a sublimit for legal counsel assistance in document production and preparation for sworn testimonies
- Travel Accident insurance and Basic 24-hour AD&D coverage for employees and/or employees and their families, with both business and pleasure or business-only coverages available
- Affordable Identity Theft coverage for employees and their families, to help restore credit with minimal insured involvement – usually done in only a few hours
- Other beneficial highlights now include coverage for mental anguish, good samaritan acts, teaching/proctoring and much more

Why Zurich?

Zurich delivers when it matters – and our customers believe so as well. In a recent Customer Satisfaction and Loyalty Study, our healthcare customers gave us a rating of 95 – well above the industry benchmark of 72.* We know our customers expect the best from us and for this reason we strive to continuously deliver valuable risk insight and enhanced products and services to answer the evolving needs of our customers and their ever-changing exposures.

Zurich looks to the future. We are totally committed to delivering what matters today and tomorrow. We continue to transform our organization to become easier to do business with and to define the Zurich customer experience. We have the strength and confidence to look ahead to new growth opportunities, tempered by the understanding that we earn market leadership one customer at a time.

Zurich

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*Based upon the 2009 Customer Satisfaction & Loyalty Study (CS&L).

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