

Hospitals & health systems

Zurich understands that the insurance and risk management needs of the healthcare industry are constantly evolving. Our healthcare group is committed to developing innovative solutions that anticipate and address the increasing needs of healthcare institutions. Our products and services for healthcare institutions may include hospital professional liability (HPL), commercial general liability (CGL), excess liability, umbrella coverages, property insurance, captive reinsurance arrangements as well as other risk transfer solutions.

Customer profile

We develop programs for hospitals and health systems of all sizes and types, including:

- Multihospital systems
- Integrated delivery systems
- Specialty hospitals
- Children's hospitals
- Tertiary facilities
- Subacute facilities
- Large outpatient facilities
- Behavioral health facilities

We also serve the needs of hospitals' managed care exposures, including, but not limited to:

- PHOs
- MSOs
- PPOs

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 customized to fit risk appetite 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
- Reinsurance of captives
- Managed care professional liability

Capacity

- Primary HPL limits of \$1 million each occurrence/\$3 million aggregate
- Primary CGL limits of \$1 million each occurrence/\$3 million aggregate
- Excess limits up to \$35 million each medical incident or occurrence/\$35 million aggregate
- Limits of up to \$35 million on managed care professional liability

To learn more about Zurich's healthcare insurance services call

866-860-7292

or visit zurichna.com/healthcare

Zurich

One Liberty Plaza, New York, New York 10006
866 860 7292 www.zurichna.com/healthcare

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

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