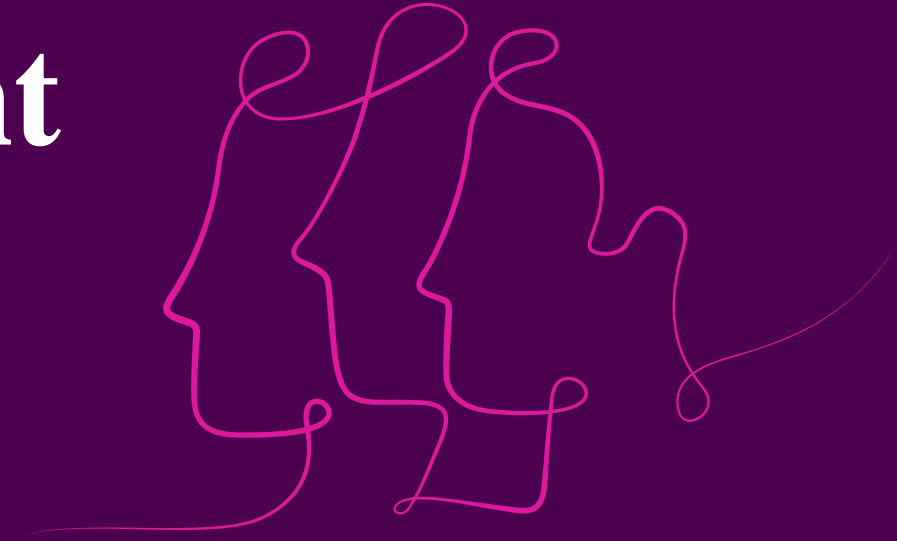


beazley

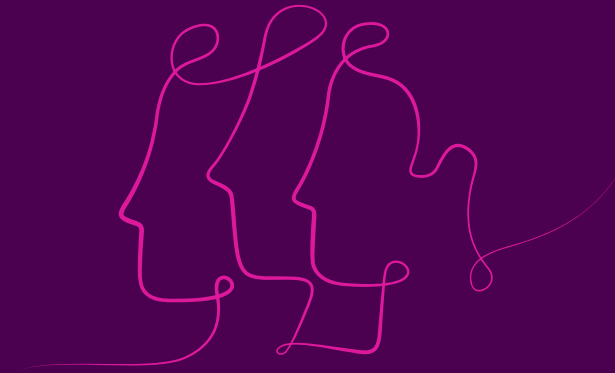
Healthcare Management Liability (Beazley Remedy)



Protection against Directors and Officers risks, regulatory billing Errors and Omissions, Employment Practices Liability risks, and Fiduciary Liability risks

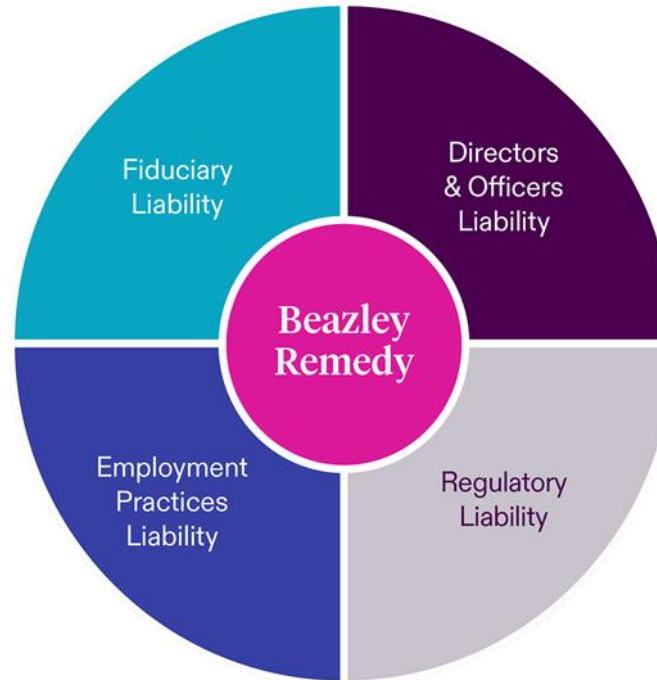
Beazley Remedy Overview

Suite of healthcare management products providing coverage for some of the most difficult to place risks while providing clarity to the grey areas of insurance programs.



Beazley Remedy Products

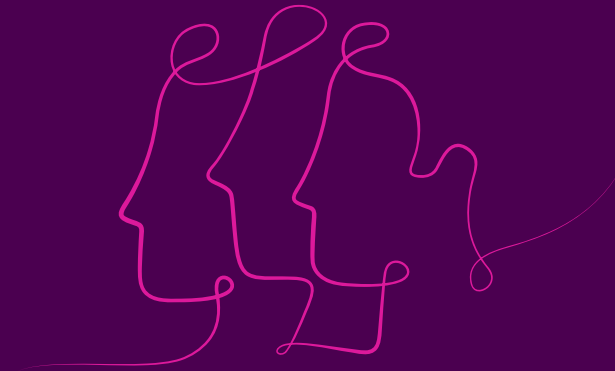
- **Healthcare Directors & Officers Liability:** protection for healthcare directors and officers.
- **Healthcare Employment Practices Liability:** protection for healthcare organizations, directors and officers, and employees for wrongful employment claims.
- **Healthcare Fiduciary Liability:** protection for healthcare organizations and individuals responsible for running benefit plans for healthcare organizations.
- **Healthcare Regulatory Liability:** protection for actions brought by or on behalf of government entities for billing errors and omissions.



Beazley Remedy Differentiators

- Dedicated Healthcare Management Liability Underwriting and Claims team
- Fully modular form, offering flexible coverage, limits, and sublimits combinations
- Admitted primary and excess forms available
- Pre-approved choice of counsel flexibility
- Coverage for first- and third-party EPL violations
- Experienced team that understands the ever-changing healthcare landscape
- Access to BeazleySure for HR advice and workforce training resources
- Broad appetite for non-profit, for-profit, and private healthcare organizations of all sizes
- Availability for US-domiciled businesses

Beazley Remedy Appetite Details



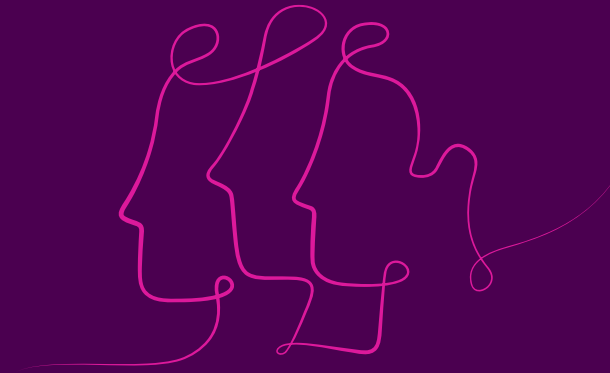
Preferred classes generally considered in the United States:

- Hospitals & health systems
- Academic medical centers
- Foundations
- Physician practices
- Telemedicine
- Fertility clinics
- Diagnostic laboratories
- Blood banks
- Optometry
- Medi-spas
- Urgent care
- Surgical centers
- Behavioral health
- Services organizations
- Pharmacies
- Clinical laboratories
- Adult daycare
- Psychiatric/therapy facilities & services
- Dental practices
- Autism schools
- Imaging centers
- Ambulance services
- Oncology clinics
- Sleep disorder clinics
- Public health services
- Home health
- Rehabilitation facilities
- Therapy centers
- Healthcare staffing
- Outpatient clinics
- Tissue banks
- Sleep disorder
- Walk in clinics
- Organ procurement
- Hospice

Classes not considered

- Managed care organizations
- Life science organizations
- Long term care
- Assisted living
- Independent living
- Foster care
- Adoption
- Correctional facility healthcare
- Pharmacy benefit managers
- Accountable care organizations

Healthcare Directors and Officers Liability Product Overview



Protects against a wide range of potential exposures stemming from the fiduciary duty imposed by stakeholders in non-for-profit and for-profit healthcare organizations.

Coverage Includes

- Affirmative antitrust and provider selection terms
- Admitted Primary, Excess and Armour Boardroom Side A (DIC)
- Product offerings include Side A DIC policy – Armour Boardroom
- Additional Side A Limits
- Sublimit for Side A, Derivative Demand, IRS, EMTALA and HIPAA claims
- Outside directorship coverage for any non-profit tax-exempt organization

Policy Benefits

- Tax exempt bond carveback
- Former director carveback of 3 years
- Whistleblower carveback to pollution exclusion
- Optional Employed Lawyers coverage sublimit
- BeazleySure offers training and guidance for directors and officers over fiduciary duties
- Pre-approved choice of counsel flexibility
- Experienced claims team with specialized healthcare directors and officers knowledge

Appetite

Broad appetite for non-profit, for-profit, and private healthcare organizations of all sizes

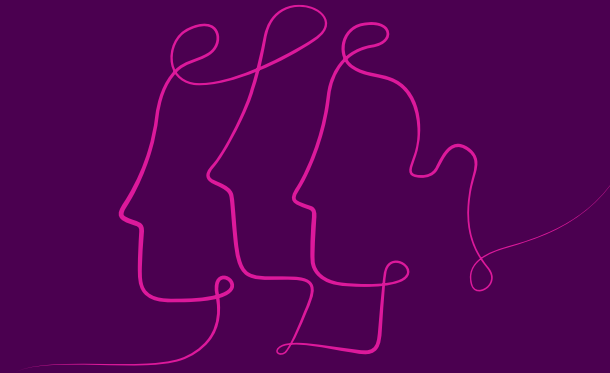
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Availability

US-domiciled businesses

Healthcare Employment Practices Liability Product Overview



Protection for entity, directors, officers, employees in the event of an employment wrongful act.

Coverage Includes

- Admitted primary and excess forms available
- Coverage for first- and third-party violations
- Broad definition of discrimination, harassment, inappropriate employment conduct, and retaliation
- Coverage afforded to employees, future and past, directors, officers, medical staff, faculty, independent contractors
- Most favorable venue language for punitive damages, where insurable by law

Policy Benefits

- Privacy violation coverage affecting employees.
- Sublimit for First Dollar Defense of any employment event loss
- Dedicated claims team to assist throughout the claims process
- Access to BeazleySure for HR-related information and resources
- Pre-approved choice of counsel flexibility

Appetite

Broad appetite for non-profit, for-profit, and private healthcare organizations of all sizes

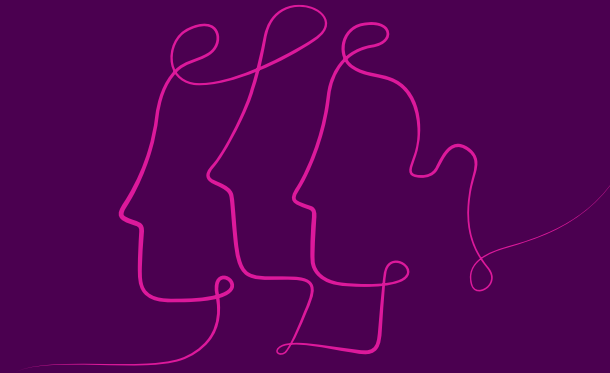
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Availability

US-domiciled businesses

Healthcare Regulatory Liability Product Overview



Offers coverages for entities for billing errors and omissions, claims brought by commercial payors, and defense expenses for formal voluntary disclosures to the government.

Coverage Includes

- Admitted and Non-Admitted Primary or Excess coverage available
- Dedicated regulatory billing errors and omissions clause
- Coverage for stark actions, anti-kickback actions, false claims act allegations, and commercial payor actions
- Defense only option for governmental (Medicare & Medicaid) investigations, voluntary notifications and commercial payor actions
- Ability to purchase higher limits inclusive of defense, forensic experts and civil fines and penalties coverage

Policy Benefits

- Coinsurance between 10 and 50%
- Minimum retention \$100,000
- Optional retroactive buy back coverage for up to 3 years
- Dedicated claims team to assist throughout the claims process
- BeazleySure offer customizable handbooks and workforce training information
- Pre-approved choice of counsel flexibility

Appetite

Broad appetite for non-profit, for-profit, and private healthcare organizations of all sizes

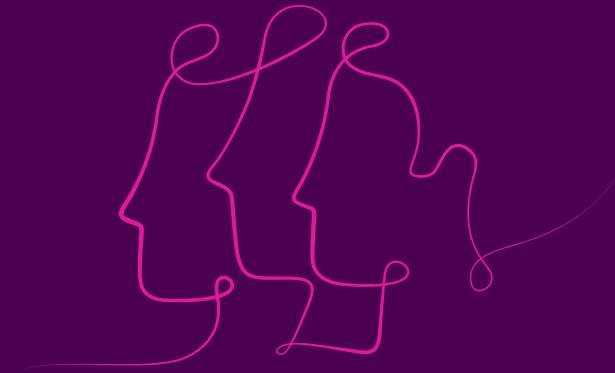
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Availability

US-domiciled businesses

Healthcare Fiduciary Liability Product Overview



Offers a tailored solution to the risks healthcare organizations and individuals responsible for running benefit plans face from employee benefits programs such as health plans, pension plans, and 401(k) accounts.

Coverage Includes

- Breach of fiduciary duty under ERISA
- Errors and omissions in the administration of benefits
- Omnibus pension and welfare plan language
- Sublimit for IRS and DOL voluntary compliance programs
- 70/30 settlement clause

Policy Benefits

- Coverage for civil fines assessed under HIPAA up to full policy limit
- Coverage for employees serving as trustees of multi-employer plans at the employer's request
- Dedicated claims team to assist throughout the claims process
- BeazleySure offers training for plan fiduciaries, articles, and best practices checklists
- Pre-approved choice of counsel flexibility

Appetite

Broad appetite for non-profit, for-profit, and private healthcare organizations of all sizes

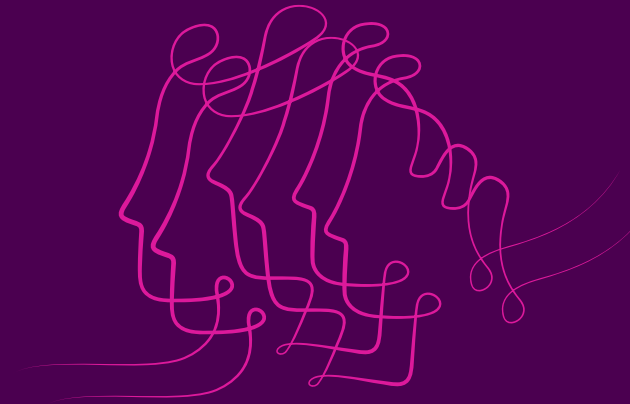
Line Size

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Availability

US-domiciled businesses

BeazleySure Online Risk Management Tool



BeazleySure provides comprehensive resources to help employers mitigate risk and comply with the latest HR-related laws.

Highlights

Expert HR Advice

- Unlimited HR support by telephone/email
- State-specific online content
- Step-by-step producers for 500+ HR forms
- Customizable handbooks

Workforce Training

- Online training covering key HR topics
- Learning management system
- Animated Training
- Manager training bulletins/posters
- Educational webinars (HRCI credit available)

HR Services in Spanish

- Bilingual HR professionals
- Spanish handbooks and posters
- Spanish harassment training

The screenshot displays the BeazleySure website interface. At the top left is the BeazleySure logo, and at the top right is a 'REGISTER' button. Below the navigation bar is a grid of four service highlights:

- Have an employment issue you're not sure how to handle?**
Call the certified HR professionals for practical advice on how to best solve any employment issue.
800-387-4468
Every call is free. Your time is unlimited.
- "I really liked the Employee Handbook Watchdog Report!"** It inspired me to check out our HR risk management website for the first time."
—Assistant Director of Operations, Restaurant
- "The tools in the services are brilliant and you provide us with so much leverage, especially since we're a small business! We would feel lost without you!"**
—Bookkeeper with a private business
- 08/24/2023 ALERT: EMPLOYMENT LAW CHANGE REPORT NOW AVAILABLE**

Below the grid is a sign-in section with the heading "Find Your Risk Management Services Here". The sign-in form includes fields for "Email address" and "Password", a "Submit" button, and a link for "Forgot your password?". At the bottom of the form, it says "Need assistance? Contact us at 800-387-4468".

Beazley Disclaimer: US

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