

beazley

Virtual Care US

A holistic, flexible risk protection solution against the risks associated with providing technology enabled healthcare and lifestyle management.



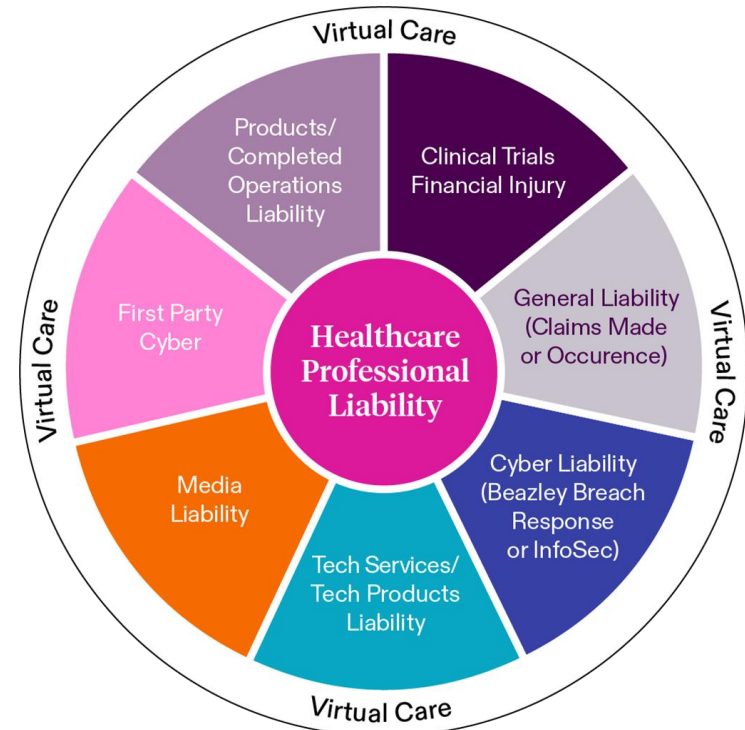
Virtual Care – US Product Overview



Virtual Care is a modular policy, providing core coverages of Healthcare Professional Liability, Tech Services/Tech Products Liability and Cyber Liability. The policy provides affirmative coverage for claims made against an insured which results in bodily injury. A holistic and flexible risk protection package that provides integrated and custom-tailored cover for growing digital health businesses in just one policy.

Available Coverages

- Healthcare Professional Liability
- Tech Services/Tech Products Liability
- Cyber Liability (Beazley Breach Response or InfoSec)
- First Party Cyber
- General Liability (Claims Made or Occurrence)
- Products/Completed Operations
- Media Liability
- Clinical Trials Financial Injury



Virtual Care – US Benefits and Coverage



Benefits

- Modular product that allows the insured to tailor their policy to meet their needs.
- Deep product knowledge since we pioneered Virtual Care in 2009.
- Dedicated Underwriters, Wordings Lawyers, and Claims Managers with expertise in all key areas of coverage.
- Free risk management services.
- Dedicated Beazley Breach Response Services, including privacy breach response management and information security insurance solutions.

Broad Coverage

Form includes:

- Healthcare Professional Liability
- Sexual/physical misconduct liability
- Technology Services, Products and Media
- Breach Response Services
- Third Party Cyber liability
- First Party Cyber (Business Interruption, Dependent Business Interruption Loss, Cyber Extortion Loss, Data Recovery Loss)
- e-Crime
- General Liability
- Products/Completed Operations Liability
- Clinical Trial Liability
- E&O (financial loss)

Benefits:

- All modules have separate limits of liability.
- Excess/umbrella policies able to schedule auto, and employer's liability policies.
- Healthcare Professional Coverage available for employed and contracted physicians and midlevel providers.

Jurisdiction, Limits and Premiums

Jurisdictions: 48 US states. Coverage for claims brought anywhere worldwide.

Typical Limits Deployed:

Primary PL: \$1,000,000 / \$3,000,000

Tech, Cyber and First Party Cyber: \$5,000,000

Excess: \$5,000,000 / \$5,000,000

Minimum Deductible: \$10,000

Coverage: 100%

Virtual Care – US Target Insureds



Who can we help?

A wide range of healthcare, lifestyle & wellness and technology organizations, both large and small, can benefit from Beazley Virtual Care, including:

- **Telehealth/telemedicine** – medical providers (doctors, psychiatrists, psychologists, nurse practitioners, physician assistants, therapists, registered nurses; hospitals and other medical facilities; dentists and many other ancillary providers) that use technology to deliver virtual health consultations, including diagnosis, and treatment and care recommendations and pharmacy fulfillment.
- **mHealth providers** – technology companies focusing on wearables, apps and mobile technology to provide access to healthcare support and monitoring.
- **Med tech/devices** – platforms, analytics, software as a service (SaaS), and software developers that make digital health possible.
- **Lifestyle & wellness** – individuals and businesses supporting lifestyle and wellness choices in a variety of spheres including exercise, diet, emotional, physical and mental wellbeing.

Where is Virtual Care offered?

United States, Canada, United Kingdom, Spain, Italy, France, Colombia, Chile, Singapore, Hong Kong

Virtual Care – Differentiators



Claims Experience

- Seamless claims experience for the insured.
- Experts for each of the key areas of cover.

Cyber Expertise

- Beazley Breach Response (BBR) or InfoSec is embedded into the policy.
- Same award-winning Cyber risk management solutions also provided.

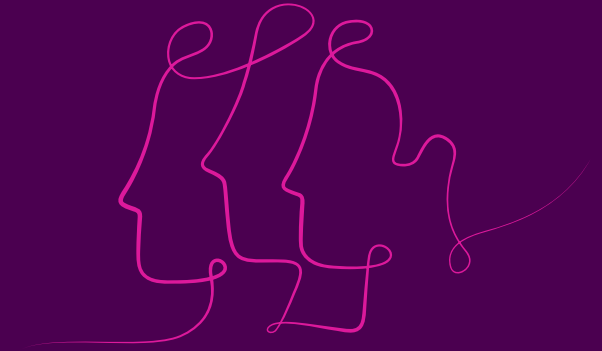
Flexibility

- Insureds can choose how to configure their cover.
- Flexibility for evolving risks.

Product Knowledge

- Extensive underwriting experience.
- Pioneered Virtual Care in 2009.

Virtual Care - US Risk Management Services



Clinical risk services should come from experienced specialists who understand your profession-specific issues, regulatory requirements, levels of care, and unique patient or client population. That's why we've partnered with OmniSure, an independent consulting firm with a deep bench of seasoned clinicians with setting-specific expertise.

Beazley policyholders get unlimited access to OmniSure's confidential helpline for advice-on-demand, unlimited access to setting- and topic-specific online RiskFit® Essentials programs and receive periodic risk-related tips delivered to your inbox. Certain risks are eligible for a bespoke assessment with a qualified consultant.



Online Programs

RiskFit® guides you through profession-specific risk management principles.



Helpline

Advice-on-demand available via online form, phone, and email.



Risk Tips

Periodic RiskFit® Tips delivered directly to your email inbox.

Disclaimer

The descriptions contained in this communication are for preliminary informational purposes only and coverages are available in the US only on a surplus lines basis through either Beazley Excess and Surplus Insurance, Inc. or a licensed surplus lines broker underwritten by Beazley syndicates at Lloyd's. The exact coverage afforded by the products described herein is subject to and governed by the terms and conditions of each policy issued. The publication and delivery of the information contained herein is not intended as a solicitation for the purchase of insurance on any US risk. Beazley USA Services, Inc. is licensed and regulated by insurance regulatory authorities in the respective states of the US and transacts business in the State of California as Beazley Insurance Services (License#: 0G55497). BZ SL 201.