

POLICY highlights

specified medical professions PL & GL

Designed Protection® for Hospitals

A Leading Edge Prevention and Protection Program of Insurance

Offered by underwriting managers for Markel affiliated insurers

Coverage Highlights

- Claims made Professional Liability and claims made or occurrence General Liability (including Products and Completed Operations Liability, Personal and Advertising Injury Liability, Fire Damage Legal and Medical Payments).
- Coverage includes a provision to trigger coverage for an incident likely to result in a claim when reported in accordance with the Discovery Clause.
- 1, 2 and 3-year bilateral extended reporting period options for claims made Coverage Part(s).
- Consent to Settle clause with limitation for Professional Liability Coverage Part.
- Can customize coverage to meet needs of insured.
- Optional coverages include:
 - Damages only deductible
 - Defense costs in addition to the limits of liability
 - Employee Benefits Liability
 - Sexual Abuse sublimit of liability
 - Per location limits of liability

Coverage is subject to conditions and exclusions described in the policy. For complete terms and conditions, refer to the policy itself.

Risk Management Resource available to policyholders via the Internet

- Designed Protection® Risk Management Telephone Hotline for Hospitals
Confidential telephone hotline staffed by healthcare professional defense attorneys that are available to answer general risk management questions.

Compelling Reasons to Choose Us for Specialty and Niche Insurance Coverage

- **Experience & Reputation** – Our product line leadership has been providing top quality insurance solutions for the specialty needs of niche markets for over 35 years. We are a member company of Markel Corporation, which has been serving the specialty and surplus lines insurance industry for over 75 years.
- **Financial Stability** – All of our affiliated carriers, as part of Markel Corporation's North America operations, are rated "A" (Excellent) by A.M. Best and "A" (High) by Fitch/Duff & Phelps.
- **Claim Response & Resolution** – For over 30 years, our Claim Department has enjoyed a reputation for expertise, responsiveness and professionalism. Our dedicated claims staff, many of whom are attorneys, are unique in the industry for their years of experience.



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