



IronHealth[®]

IronMedSM



Healthcare reform is triggering profound change in how healthcare is organized and delivered. With increasing frequency, hospitals are acquiring physician employees, dramatically changing their medical professional liability exposure profile. To address this rapid evolution in the healthcare industry, IronHealth, the specialty healthcare underwriting unit of Ironshore, has combined their highly specialized institutional expertise with Medical Mutual Insurance Company of North Carolina's (MMIC NC) highly regarded physician capabilities to develop IronMed, the first comprehensive risk transfer product of its kind in the nation. IronMed combines hospital professional liability and physicians professional liability coverage, tailoring protection for the main concerns of each constituency: for physicians, their reputations; for hospitals, their community persona and their balance sheet. Healthcare reform will change the industry for years to come. IronMed and the partnership between IronHealth and MMIC of North Carolina, will help make sure it's a change for the better.

Physician Professional Liability:

- Primary limits up to \$2M/\$4M
 - Additional excess limits available
- Additional Coverage Features:
 - Consent to Settle by the First Named Insured
- Risk Management products and services, tailored specifically for physicians, provided by MMIC
- NC and/or third party providers



Coverage features

Hospital Professional Liability:

- Primary limits up to \$2M/\$4M
 - Additional excess limits available
- Lead Excess limits up to \$10M/\$10M
- Additional coverage features:
 - Public relations expense reimbursement up to \$50K
 - Evacuation expense reimbursement up to \$50K
 - Patient loss of property expense reimbursement up to \$1K per claim, \$3K aggregate
- "Risk Management Dollars" for insureds to use toward the purchase of risk management products and services from the providers of their choice



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long-term insurance partner
for your business, please call:

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