



IronHealth Announces "LeadingEdge" for Hospitals & Integrated Health Systems



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LeadingEdge is IronHealth's new comprehensive Lead Excess and Umbrella policy that responds to the growing exposures that hospitals and health care systems are facing today in the rapidly changing healthcare industry. LeadingEdge attaches over a minimum \$1 million self-insured retention.



Key coverage highlights

Limits up to \$15 million for Professional & General Liability towers are available. In addition to these limits, LeadingEdge will also provide the following:

Emerging Infectious Disease Business Interruption Insurance

- Up to \$3M of additional limit to cover loss of Business Income as a result of an Infectious Disease event (e.g., Ebola) at the insured facility
- Expiration of the Policy Period will not cut short the Coverage Period for this coverage

Government Regulatory Billing Errors & Omissions Insurance

- \$1M of additional limit to defend against regulatory billing claims brought by the government

Managed Care Errors & Omissions Coverage

- Included in the definition of Professional Services to cover a health care entity's vicarious liability exposure resulting from its involvement in value based contracting and new post ACA shared savings/risk arrangements

Full Sexual Abuse Coverage

Broad Related Claims Language

World-Wide Coverage

Valuable drop-down coverage enhancements, including:

- Public Relations Expense Reimbursement
- Evacuation Expense Reimbursement
- Disinfection Expense Reimbursement
- Child Abduction Expense Reimbursement
- Personal Information Protection Expense Reimbursement
- Medical Waste Civil Fines Reimbursement
- Legal Defense Expense Reimbursement

Charitable Services Professional Liability Coverage

- Up to \$1M of limit for insured individuals who provide charitable medical services anywhere in the world



Contacts

Nicole Hayes

Product Manager

nicole.hayes@ironshore.com

(860) 408-7803



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