IronHealth® Healthcare Professional Liability Coverage
The combination of unrelenting financial pressure and healthcare reform has spurred tremendous change in the way healthcare providers and payors are organizing themselves in order to effectively deliver and finance care. Hospitals and physicians are increasingly coming together in one form or another. Formerly independent community hospitals are creating alliances and larger hospitals are acquiring smaller ones or merging with other like-size systems. Through all of this change, healthcare providers are taking on more financial risk as they move from “fee-for-service” to “fee-for-performance” reimbursement methodologies. The integration of the healthcare delivery model and the resulting coordination of services is blurring the traditional boundaries between and among those who provide and those who administer care. With healthcare reform prompting such unprecedented change, you need an insurance partner you can trust now more than ever.

IronHealth understands that integrated delivery means integrated risk and, with unparalleled product offerings and expertise in virtually all areas of healthcare liability, IronHealth is in a unique position to address these emerging risks through its Hospital Professional Liability product portfolio.

**Market leading coverage features**

**Drop down coverage enhancements**

- Public Relations expense reimbursement up to $25k
- Evacuation expense reimbursement up to $25k
- Disinfection Event expense reimbursement up to $25k
- Child Abduction expense reimbursement up to $25k
- Personal Information Protection expense reimbursement up to $25k
- Medical Waste Civil Fines reimbursement up to $25k
- Legal Defense expense reimbursement up to $25k
- Government Billing Legal expense reimbursement up to $25k
- Professional Liability for insured individuals who provide Charitable Medical Services anywhere in the world, up to $1M/$1M

**Underwriting capabilities**

**Excess coverage**
- $50M capacity
- Lead excess or follow-form excess
- Reinsurance of captives
- Line slip placements
- Stand alone Tail Policies

**Primary coverage**
- $1M/$3M or $2M/$4M primary capacity (minimum retention of $15k)
- Individual physician limits available
- Incidental Managed Care coverage available
- Stand alone Tail Policies

**Underwriting appetite**
- Acute care hospitals (stand-alone or multi-hospital systems)
- Rehabilitation facilities
- Substance abuse facilities
- Psychiatric facilities
- Behavioral health facilities
- Critical access hospitals
- Specialty hospitals
- Integrated delivery systems
- Federally Qualified Community Health Centers
Ironshore, a Liberty Mutual Company, provides broker-sourced specialty property and casualty insurance coverages for varying risks located throughout the world. The Liberty Mutual group of companies is rated A (Excellent) by A.M. Best and A (Stable) by Standard & Poor’s. For more information, please visit: www.ironshore.com.

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