IronHealth® Healthcare Professional Liability Coverage

IRONSHORE: A Liberty Mutual Company
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
- Evacuation expense reimbursement
- Disinfection Event expense reimbursement
- Child Abduction expense reimbursement
- Personal Information Protection expense reimbursement
- Medical Waste Civil Fines reimbursement
- Legal Defense expense reimbursement
- Government Billing Legal expense reimbursement
- Professional Liability for insured individuals who provide Charitable Medical Services anywhere in the world, up to $1M/$1M

**Underwriting capabilities**

<table>
<thead>
<tr>
<th>Excess coverage</th>
<th>Primary coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>• $25M capacity</td>
<td>• $1M/$3M or $2M/$4M primary capacity</td>
</tr>
<tr>
<td>• Lead excess or follow-form excess</td>
<td>• Stand alone Tail Policies</td>
</tr>
<tr>
<td>• Reinsurance of captives</td>
<td></td>
</tr>
<tr>
<td>• Line slip placements</td>
<td></td>
</tr>
<tr>
<td>• Stand-alone Tail Policies</td>
<td></td>
</tr>
</tbody>
</table>

**Underwriting appetite**

- Acute care hospitals (stand-alone or multi-hospital systems)
- LTAC/Rehabilitation facilities
- Psychiatric hospitals
- Critical access hospitals
- Specialty hospitals
- Integrated delivery systems
- Federally Qualified Community Health Centers

**Contacts & Submissions**

Nicole Hayes  
Vice President & Product Manager  
(860) 408-7803  
nicole.hayes@ironshore.com