

Healthcare risk solutions

Markel Specialty



Your industry is ever-evolving; an industry that encourages us to consistently adapt and remain flexible. For over 30 years, Markel has been a leader in the sector with underwriters tailoring medical professional liability policies to claims specialists responding fairly and quickly. We focus on building and sustaining healthy relationships with our healthcare providers so healthcare professionals can focus on what matters most; providing the best health and quality of life to their patients.



What sets us apart

- Risk management training resources such as safety videos and webinars on clinical risk management topics
- 35 years of dedicated underwriting, claims, loss control and support focused on healthcare professional liability
- 30+ underwriting and support associates dedicated to healthcare risk solutions located across the country
- Nationwide information on trending healthcare topics and access to healthcare and legal resources

Product highlights

- Coverage available in all 50 states
- Non-admitted
- Incident sensitive coverage trigger
- Up to seven years bilateral extended reported period

Product highlights (continued)

- Coverage for physician and dentists can be added
- Markel advantage endorsement includes: Good Samaritan, defense of license coverage, trial attendance supplementary payment and subpoena/deposition request assistance
- Markel premiere endorsement includes: evacuation expense reimbursement, crisis management emergency response expense reimbursement, loss of patient's personal property and risk management expense reimbursement
- Sexual acts liability
- Data breach at \$50k supplementary payment
- HIPAA civil monetary penalty coverage
- Punitive damages where insurable by law

Product highlights (continued)

- Claim expenses in addition to each claim limit of liability
- Blanket additional insured
- Employee benefits liability coverage
- Hired and non-owned auto liability
- Independent contractors coverage

Coverages

- Claims-made professional liability
- Claims-made or occurrence general liability
- Umbrella liability
- Follow-form excess liability
- Captive reinsurance

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Target classes

- Clinics
 - Primary care
 - Retail and urgent care
 - Community health centers
 - Physical and occupational therapy
 - Sleep
 - Dialysis
 - Non-surgical weight loss
 - Outpatient mental health
 - Outpatient substance abuse
- Hospitals and health systems
- Dental services
- Home healthcare
- Healthcare staffing
- Chiropractor services
- Counseling and psychology services

Target classes (continued)

- Drug/alcohol screening, testing and specimen collection
- Exams, physicals, health screenings and diagnostic testing
- Imaging services
- Medical laboratories
- Medical training
- Organ/tissue/blood services
- Pharmacy services
- Medical students
- Hospice
- Prosthetic/orthopedic services
- Clinical trials
- Veterinarian services
- Case management
- Eye care services
- Skilled nursing facilities

Minimum premium

- As low as \$1,500 on many allied health classes of business

Capacity

- Primary: up to \$5
- Excess: up to \$10m

Whether you are a business, organization or individual we are passionate about helping you prevent losses and will be there to help get you back on track when the unexpected happens.

**For more information on our loss prevention and claims services, visit:
markel.com/claims**

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