Healthcare risk solutions

Healthcare liability

Markel US
– wholesale

Your industry is constantly evolving, and so are we. For more than 35 years, Markel has been a leader in medical professional liability—offering tailored policies through experienced underwriters and timely support from our claims specialists. Our focus is on building long-term relationships with healthcare providers, so they can stay focused on what matters most: delivering the best care and quality of life to their patients.



What sets us apart

- Over 35 years of dedicated underwriting, claims, loss control and support focused on healthcare professional liability
- 40+ 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
- Risk management training resources such as safety videos and webinars on clinical risk management topics

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

- Outpatient medical clinics
  - Primary care
  - Urgent care
  - Community
  - Dental
  - Dialysis
  - Exams/physicals
  - Eye care
  - Sleep
- Lab and imaging services
- Behavioral health (inpatient behavioral / substance abuse, outpatient behavioral / substance abuse treatment)

Target classes (continued)

- Pharmacy services
- Medical training
- Blood, organ, tissue services
- Ambulance/EMT
- Physical therapy
- Home healthcare
- Hospice services
- Veterinarian services
- Hospital (excess)

Minimum premium

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

Capacity

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

Regional contacts

Wholesale contact directory

Submissions
(See map in the directory link above)

Southeast: southeast@markel.com
West: west@markel.com
Central: central@markel.com
Northeast: northeast@markel.com

→ **Explore more products here.**

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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