

Insurance Solutions for Miscellaneous Healthcare Facilities and Hospitals



For more than 50 years, brokers have turned to Lexington Insurance Company healthcare experts for reliable and market-leading liability coverage that meets the specialized needs of miscellaneous healthcare facility clients. Lexington's experienced underwriters, detailed risk management and exceptional claims service provide a wide range of healthcare facilities with much-needed, tailored protection.

Solutions for Miscellaneous Healthcare Facilities

COVERAGE HIGHLIGHTS

- Minimum premium \$5,000
- Professional liability (PL) and general liability (GL) coverage with CrisisResponse®
 - \$1 million per occurrence/\$3 million aggregate each GL & PL, for a total of \$6 million in aggregate protection
- Excess limits available, up to 5 million
- Flexible retention levels
- Prior acts coverage is available
- Extended reporting period (tail coverage)
- Incident reporting trigger
- Abuse entity coverage
- Also available: Employee benefit liability (EBL), hired and non-owned auto (HNOA), administrative defense expense coverage available, and patient property
- Companion workers' compensation and commercial auto available

MOST DESIRED CLASSES

- HomeHealthcare
- Allied Healthcare Staffing
- Hospice
- Allied Health Schools
- Outpatient Primary Care
- Eye Care Services
- Weight Management Services
- Physical and Occupational Therapy
- Retail and Closed Door Pharmacy
- Community Health Facilities

OTHER DESIRED CLASSES

- Blood banks
- Cancer treatment/research centers
- Dental clinics
- Dialysis treatment centers
- Medical spas
- Organ Procurement Organizations (OPO's)
- Imaging Centers
- Medical Labs
- Urgent Care Clinics
- Ambulatory Surgery Center (ASC)
- Sleep centers
- Wound care

Solutions for Hospitals and Healthcare Systems

Today, hospitals across the country face challenges, including economic pressures, financial stability, physician recruitment, and patient safety. However, while delivery of care challenges may be the same, no two organizations are exactly alike.

With organizational structures varying from system to system, the flexibility and scope of coverage from a professional liability carrier become critical in order to ensure proper protection is in place. Lexington Insurance has been providing continuous, flexible coverage options to the healthcare industry for over 50 years. It combines collective experience with broad coverages and flexibility in rate and form to create tailored insurance programs. And, with Lexington and AIG's continuous investment in risk management clients are supported with best-in-class tools and resources to prevent and mitigate losses. However, if and when a loss does occur, Lexington clients can rest assured knowing that claims investigation and resolution services are flexible as well, and are provided by experienced teams dedicated solely to healthcare-related claims.

Coverage Solutions

From underwriting expertise and flexible coverage solutions to unparalleled patient safety and claims management services, Lexington's hospital clients are supported with continuous, tailored protection to manage their exposures at the time when it matters most.

Solutions for Hospitals

The Coverages

- General Liability
- Professional Liability
- Administrative Proceeding Defense Costs
- CrisisResponse® coverage to help effectively manage media attention and respond to a crisis

The Options

- Primary or excess basis
- Claims Made Professional Liability
- Prior acts coverage
- Extended reporting periods
- Claims Made or Occurrence General Liability
- Coverage for defense cost options
- Limits up to \$5 million available
- Reinsurance of captives

AIG can also provide a full spectrum of coverages for healthcare organizations, including aviation, captive management and global fronting programs, pollution legal liability, management liability coverage, cyber liability coverage, and property coverage, ancillary coverages such as workers' compensation and auto liability provided by other AIG companies.

Value Added Risk Management Services

- Proactive risk management consulting advice
- Risk management risk assessments of clinical service areas including ambulatory care and physician offices

The AIG Claims Advantage

AIG has one of the most experienced healthcare claims operations in the industry bringing with it a deep understanding that both reputation and cost mitigation are of utmost importance to healthcare policyholders. Available resources include:

- Access to regional claims professionals, including: Atlanta, Chicago, New York, and San Francisco
- Technical staff of over 30 members dedicated solely to healthcare-related claims; professionals include attorneys and clinicians
- Claims professionals who work in concert with underwriting and risk management professionals to identify claims trends and quickly address specific client needs
- Defense-oriented claims approach collaborating with policyholders
- State-of-the-art claims system that allows for ease of reporting and efficient response to inquiries

Lexington Insurance Company, an AIG company, is a leading U.S.-based surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

The term AIG refers to American International Group, Inc. property and casualty insurance operations, including related property and casualty business divisions, but not to any specific subsidiary insurance company.

Coverage is subject to actual policy language. Certain products and services may be provided by other AIG subsidiaries or affiliates. Non-insurance products and services may be provided by independent third parties.

Licensed, surplus lines brokers may obtain products and services from Lexington Insurance Company or from Lexington Specialty Insurance Agency, Inc. (CA license no. #6003097), an AIG subsidiary serving as a program administrator for Lexington Insurance Company and other AIG member companies.

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