

Healthcare Advantage

Product Sheet



QBE offer a suite of specialist insurance products for the healthcare sector and have provided cover to this industry for more than 25 years. Whether you are a small business or a large corporation, QBE has the expertise to address your insurance needs.

Cover

Our Healthcare Advantage Liability product consists of five sections, each with their own Limit of Indemnity.

Medical Liability, Professional Indemnity and Abuse Liability are written on a claims made basis, whereas Employers' Liability and General Liability are on a claims occurring basis.

The graphic below provides further information.

Policy Section	Medical Liability	Professional Indemnity	General Liability	Abuse Liability	Employers Liability
Basis of Wording	Claims made	Claims made	Occurrence	Claims made	Occurrence
Covering	Damages arising out of a Breach of Professional Duty causing Personal Injury to a Patient	Financial Loss payable as a result of negligence in the performance of a contract with your client	<ul style="list-style-type: none"> > Public Liability > Pollution Liability > Products Liability 	Defence costs to investigate and defend allegations of Abuse	Personal Injury to Employees
Max limit of Indemnity for any one claim	£10,000,000	£10,000,000	£10,000,000	£10,000,000	£25,000,000
Automatic Extensions	<ul style="list-style-type: none"> > Breach of patient confidentiality > Loss of documents > Libel and Slander 		<ul style="list-style-type: none"> > Unmanned aerial vehicles > Defective Premises Act 1972 > Contingent Motor Liability > Environmental 	Defence costs to investigate and defend allegations of Abuse	<ul style="list-style-type: none"> > Data Protection > Manslaughter defence costs > Unsatisfied court judgements
Optional Extensions	<ul style="list-style-type: none"> > Medical Products Liability > Fraud/Dishonesty defence costs > Patient recall costs > Public relations costs > Unlawful detention 		Accidental Discovery of Asbestos	Damages arising from Abuse causing Personal Injury to a Patient	Offshore activities

Claims management

When it comes to claims, our in-house team combines the full range of expertise and experience to deliver an outstanding service. We see everything from the most straightforward to the most complex of claims, we'll support you through every stage in the process, bringing in the right expertise at the right time to deliver the best outcome possible.

- > We empower our claims handlers to move fast and make decisions when they're needed
- > We'll bring in outside experts where necessary, working exclusively with market-leading firms who share our customer values.
- > Our major loss team are specialists in dealing with all major incidents, including catastrophic bodily injury, using a case specific project management approach with defined milestones.
- > In-house rehabilitation services which prioritise the wellbeing of your people. We help them get back to work, minimising pain and suffering for them, as well as reducing lost time and costs for your business.
- > Our dedicated Special Investigation Unit identify and challenge third party fraud, protecting you, and us, from potential financial and reputational impact.
- > With our extensive network of offices and strategic partners around the world, we provide a comprehensive, coordinated and fully compliant multinational claims service.

Benefits

We understand that dealing with a number of insurers can be time consuming for brokers and customers. Our Healthcare Advantage Liability policy means customers only need one insurer for their core liability exposures. The benefits of our product are:

- > One point of contact in the Underwriting team resulting in more efficient communication
- > Clearer wording between policy sections providing more certainty to our customers reducing gaps and inconsistencies in cover
- > Coverage and extensions designed specifically for healthcare companies
- > Ability to make decisions and move quicker with a single insurer
- > Comprehensive suite of risk assessments available to customers via QRisk to help you understand your risk better and manage exposures
- > 24/7 legal hotline providing instant access to a team of experienced lawyers providing real-time Medico-legal guidance and advice

- > Peace of mind - QBE is recognised for its financial strength and stability. As a policyholder, you can trust that QBE has the resources and resilience to meet its commitments.

Risk Management

QBE goes beyond traditional insurance by offering innovative risk management solutions. Our Risk Solutions team is here to help you positively influence your organisation's safety, health and liability risk profile, reducing the likelihood of incidents and mitigating their overall impact when they occur.

You will have access to our [QRisk customer portal](#), a one-stop shop for accessing a diverse range of self-help tools including risk-assessment questionnaires, template policies, forms and checklists, and a vast range of practical risk standards and guidance from QBE in-house risk managers, our panel lawyers, and Solutions Panel experts. All you need is an email and your QBE policy number to sign in.

Minds in Business

Mental health issues are a contributory factor in a significant number of claims across the healthcare sector. QBE's Minds In Business service helps you assess your strategic approach to mental health in the workplace and gives you the tools and support to implement changes needed to build a healthier and happier workforce. QBE customers can access it through our QRisk platform [here](#).

QBE Premiums4Good - working for a better world

QBE is committed to sustainability and responsible business practice. Our ground-breaking initiative Premiums4Good, gives customers the choice to have up to 25% of the insurance premium go to impact investments that deliver an environmental or social impact or return, such as reducing homelessness, renewable energy, improving chances for foster children and agricultural productivity.

Get a quotation

Choosing QBE as your insurer means partnering with a company that prioritises your success, providing not just insurance coverage but a strategic risk management partner committed to your long-term well-being. Our people have the experience, detailed knowledge and positive attitude you need to achieve your goals.

Please contact your local QBE underwriting team or account manager for a quote or more information.

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