

# Zurich Healthcare and Treatment Product

Stories about Healthcare Hospitals and Care Homes can be tragic, shocking and exaggerated. Some tend to put the horror stories to the back of their mind but the risk is real- every time any of us receive care and treatment. Accidents are often a series of unfortunate errors but they are as distressing for those providing the treatment as well as the injured party. The results are often tragic with hospitals and care homes cast as the villain of the piece by the public and a “story hungry press”.



## What's Driving Increased Claims Activity?

- Greater awareness of public rights;
- General public awareness, media spotlight;
- Claimant solicitors' radar.
- Lack of tolerance and acceptance for care considered to be below standards;
- Claims culture;
- Advances in technology – increased awareness of causal affect ;
- Internet knowledge, self –diagnosis;
- Economic climate; and
- Increased life expectancy, greater cost of future care.

## Creating a Solution

Businesses in this sector are reaching out to partner with an Insurer who understands the needs of the business and is able to offer a bespoke package solution.

## Who is the target market for Zurich's healthcare and treatment product?

Organisations that provide medical care and treatment for third parties, for example:

- Private Hospitals
- Care Homes
- Prisons
- Walk in Centres

- Opticians – Optoms
- Pharmacies

(Turnover threshold exceeding GBP 100 million).

## Who is Zurich Intending to Insure?

The Healthcare and Treatment product responds to the care and treatment and clinical negligence needs of an entity/ organisation with the exception of the clinical risk of Doctors/Surgeons

The risks split into three broad categories

1. **“Treatment Risk”**. This is the giving of medical care (including medicines) under the instructions of a qualified medical practitioner, who may or may not be present. It may include staff in care homes giving medicine to patients, deciding on when to call a doctor, first aid and so forth
2. **“Contingent Risk”**. This would cover the Entity group or Company for any legal liability that may attach to the organisation
3. **“Incidental Risk”**. This covers a number of different scenarios where the giving of cover may be incidental or a pre-requisite of the main business of the insured. Examples include nurses employed in the workplace as well as auxiliary staff.

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Examples of claims may include: negligent monitoring/reporting, lack of/incorrect administration of medicine, negligent treatment (before and after care), breach of professional duty.

### Find out more today

If you'd like more information on our new Care and Treatment product please contact Sally Roberts:

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### What limits and Scope of cover is provided?

- There is a separate care and treatment section within the Public Liability policy wording. This section has a Claims Made Trigger and is Costs Inclusive
- We offer up to a limit of indemnity of £25m for Care and Treatment with each risk assessed on a case by case basis.
- Positive Abuse Cover on a Claims Made Triggers/Costs Inclusive and up to a Limit of £25m
- Public and Products on an Occurrence Trigger with Costs in Addition

### Why Choose Zurich?

Zurich is able to offer the Care and Treatment cover with a package across a number of lines including:

- Employers Liability
- Public/Products Liability
- Abuse and/or Medical Malpractice
- Environmental Impairment Liability (EIL)
- Property Damage/ (Business Interruption)

Other lines of business such as Accident and Health, Motor and Cyber Liability are also available upon request.

Zurich understands the business sector:

- The hospital/entity will always have a vicarious liability for employing the staff to practice within their hospital and may unfortunately be dragged into litigation along with other parties which means they would have to defend their position whilst directing the claim back to the appropriate person responsible, in order to claim against their own insurances.
- We recognise how important claims handling is in this sector. We have experienced in-house claims handlers with extensive expertise in this area.
- With the agreement of the customer, attrition claims are handled by a select panel of third party adjusters who are both knowledgeable, experienced and market leaders within this sector.
- Zurich will work closely with the customer and will assign a Claims Relationship Executive to them in order to oversee and co-ordinate all claims activity for all classes of business and they will be the central claims contact.
- We are able to provide risk engineering support and insight.
- We can also arrange for training such as claims defensibility.

*Zurich is a leading multi-line insurer that serves customers in global and local markets. With over 55,000 employees, and a wide range of general insurance and life insurance products and services, we have the size, strength and scale to support you. We serve individuals, small businesses and mid-sized and large companies, including multinational corporations, in more than 170 countries..*

#### Zurich Insurance plc.

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