

What Has Claims Seen Lately in Healthcare

We take great pride in our claims handling responsibilities and over the years we continue to follow a foundational claims principle: treat each customer with empathy, promptness, expertise, fairness and integrity.

Here are examples of recent healthcare claims scenarios to give you a sense for our capabilities:

Medical facility

- Facts:** A patient alleged that a phlebotomist inserted the needle incorrectly causing permanent nerve damage. She claimed damages for pain and suffering, lost wages, care costs, housekeeping and OHIP subrogation.
- Coverage:** The incident triggered the facility's Healthcare Professional Liability coverage grant as negligence was alleged when the procedure was being performed.
- Resolution:** Claim settled pre-trial and Chubb paid approx. \$550,000

Medical lab

- Facts:** A patient with difficulty walking suffered from a slip and fall after her support person was denied entry due to COVID-19 restrictions. The fall resulted in the patient being hospitalized for a few weeks to recover from a broken hip, pelvis, and head injury. She claimed general damages, past and future medical costs and care, housekeeping and OHIP subrogation.
- Coverage:** Slip and fall, bodily injury triggered our CGL policy.
- Resolution:** Claim settled at mediation and Chubb paid approx. \$250,000

Medical facility

- Facts:** A patient was accidentally given incorrect dose of drug as a result of human error which caused an overdose. After recovering in hospital the claimant reported continued pain and difficulty sleeping.
- Coverage:** The incident triggered the facility's Healthcare Professional Liability coverage grant.
- Resolution:** The claim settled at approx. \$20,000

Pharmacy

- Facts:** Claimant alleging that a dispensing error occurred while the prescriptions were filled out. Incorrect dosage was dispensed to a patient who took the improper dosage before the error was discovered. Patient suffered multiple seizures and eventually passed away.
- Coverage:** The incident triggered the insured's Healthcare Professional Liability coverage grant. The insured's \$10M professional liability limit was triggered whereby defense costs were inside the limit.
- Resolution:** The claim settled at approx. \$240,000

Contact Us

Crystal Yang

Assistant Vice President - Healthcare Practice & Product Recall

P: (416) 594-4970

E: cyang@chubb.com

Chubb. Insured.SM