

Excess Liability for the Healthcare Industry

EXCESS LIABILITY – UP TO \$100M CAPACITY

Clients come to Chubb Bermuda because of our market-leading, multi-line capacity, backed by decades of underwriting and claims experience, and the world-class financial strength of Chubb. Our clients stay with us because we provide stable, skillfully crafted capacity and insights – along with the expertise to mitigate complex risks and resolve large claims.



CLIENT PROFILE

Our clients include but are not limited to:

- U.S.-based hospitals (not-for-profit and for-profit)
- Teaching universities/medical schools
- Surgical centers/diagnostic centers
- Long-Term Care

At Chubb Bermuda we understand the growing risks of today's complex healthcare industry. We specialize in providing a range of innovative, customized risk management solutions and insurance products and services, designed to manage an exceptionally broad spectrum of hospital and healthcare system exposures.

Policy Forms

- Occurrence Reported Policy Form
- Follow Form of approved Claims Made Forms
- Chubb placements can be facilitated as reinsurance of approved captives

Limits & Attachments

- Up to \$100M on Occurrence Reported Policy Form
- Up to \$100M on Follow Form Claims Made Form
- Minimum attachment \$75M for Claims Made and \$100M for OR004

Coverage

- Hospital Professional Liability
- General Liability
- Automobile Liability
- Employer's Liability
- Watercraft
- Owned/Non-Owned Aircraft liability

Service

- Specimen endorsements issued with quote
- Contract certainty at time of binding
- Policies issued at inception of policy on OR004

Key Features

- Affirmative punitive damages coverage
- Ability to offer limited drop down coverage
- Discovery/extended reporting at pre-agreed scheduled pricing
- London or Bermuda arbitration
- New York choice of law
- The Occurrence Reported Form offers broad integrated occurrence coverage, which is a unique feature that allows multiple losses with a common cause to be aggregated together to erode the attachment point and limits (subject to maintenance retention to eliminate expected losses).

Why Choose Chubb Bermuda?

- Financial strength clients expect from a long-term partner
- Financial stability rated AA by S&P and A++ by A.M. Best
- Value-added claims handling

CONTACT US

Chubb Bermuda's products are available through Bermuda and non-U.S. brokers only. Most U.S. brokers have an affiliate in Bermuda or an existing wholesale relationship with an independent Bermuda broker.

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Trusted Protection and True Partnership. That's Chubb Bermuda.

Market-Leading & Customized,
Large-Block Capacity

Powerful Expertise & Advocacy
for Mitigating Losses

Deep Data & Insights to Keep
Risk Management on Target

Chubb is a world leader in insurance. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs approximately 40,000 people worldwide. Additional information can be found at: www.chubb.com.

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