CUSTOM BUILT, ADAPTABLE, AND VERY EFFECTIVE
( THE GURNEY ISN’T BAD EITHER )
A doctor fails to diagnose a patient suffering with appendicitis; a bed-bound patient develops a pressure ulcer; a claimant alleges her neck was injured during a massage resulting in neck pain and a stroke.

Whether in a hospital, nursing home, or allied healthcare setting, medical professional liability risks in the US continue to grow, with juries making record awards for medical liability cases.

**Healthcare cover from Hiscox**
To help protect healthcare providers from the financial and reputational impact of this increasing and damaging litigation, Hiscox’s London Healthcare team provides a range of professional liability covers for institutions across the US.

**Experienced and responsive team**
With over fifteen years’ experience underwriting US medical professional liability risks, we are a responsive underwriting team looking to find solutions for brokers and clients in an evolving market place. Our service is further underpinned by an excellent and consistent claims handling capability.

**Flexible underwriting**
As well as London, we underwrite US healthcare risks from our Bermuda or US platforms. We can also point buyers towards other underwriters within the Hiscox Group who can offer healthcare complementary lines such as directors and officers’ cover, kidnap and ransom, and terrorism.

**Who is Hiscox Healthcare for?**
As a quoting and lead market, we specialise in underwriting US hospitals, long-term care, allied health and physician groups on both an insurance or reinsurance basis. We offer open market/facultative and programme capability, delivering Hiscox and bespoke wordings for professional, general, umbrella liability and ancillary coverage.

**Our capacity**
Up to $10m in respect of hospitals, long-term care and allied health.

**Healthcare cover through Lloyd’s**
Hiscox can trace its Lloyd’s roots back to 1901 and underwrites through Syndicate 33, one of the oldest and most respected syndicates in Lloyd’s. All syndicates benefit from the security of Lloyd’s high-quality A+ financial rating (S&P), as well as its Central Fund and the multiple risk participation of the subscription market.
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<th>FEATURES</th>
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<td>Experienced and responsive underwriting team.</td>
<td>Quick decisions together with innovative underwriting solutions.</td>
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<td>Long-standing relationships with US counsel.</td>
<td>Our claims team is there to help and advise clients at a time of need, supported by the best legal help available.</td>
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<td>Wide-ranging appetite.</td>
<td>We will look at a wide variety of healthcare risks.</td>
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<td>Bespoke Hiscox policy wording and suite of endorsements available for use by long-term care clients.</td>
<td>Clients can customise cover to exactly meet their needs.</td>
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<td>Global healthcare presence.</td>
<td>We have healthcare underwriters in London, Bermuda and the US offering clients a diversity of capacity and appetite.</td>
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<td>Complementary covers from Hiscox Group.</td>
<td>Clients can take advantage of Hiscox’s expertise in other areas such as terrorism and kidnap and ransom to ensure comprehensive protection.</td>
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For more information
To find out more about Hiscox
Healthcare insurance, speak to your
usual Hiscox underwriting contact,
email lmhealthcare@hiscox.com or go
to hiscoxlondonmarket.com/healthcare.