

# 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.
<b>Resolution:</b>	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.
<b>Resolution:</b>	Claim settled at mediation and Chubb paid approx. \$250,000

## Medical facility

Facts:	A patient was accidently 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.
<b>Resolution:</b>	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.
<b>Resolution:</b>	The claim settled at approx. \$240,000

# **Contact Us**

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The claim scenarios described here are intended to show the types of situations that may result in claims. These scenarios should not be compared to any other claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by Chubb Insurance Company of Canada or Chubb Life Insurance Company of Canada (collectively, "Chubb Canada"). All products may not be available in all provinces or territories. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Risks subject to full underwriting review and acceptance; premiums may vary. Reasons listed for why an insured chose Chubb based on perceptions of Chubb employees from communications with producers. Chubb Canada, Suite 2500, 199 Bay Street, Toronto ON M5L 1E2.