

# Medical Malpractice Insurance

CHUBB®



With advancements in science and the ever changing healthcare landscape, it has never been more important for healthcare practitioners and facilities to protect their professional and reputational risks with medical malpractice insurance coverage.

We understand the evolving risks of today's complex healthcare industry. Through our Medical Malpractice Insurance Policy, we provide customised solutions to manage a spectrum of industry exposures faced by both individual healthcare practitioners and medical establishments.

## Coverage Highlights

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- Cover for civil liability claims arising from an act, error or omission in the provision of professional healthcare services
- Cover for legal representation costs incurred directly in connection with formal inquiries into the conduct of professional healthcare services
- Vicarious liability for doctors (including locums), consultants, contractors, subcontractors and agents
- Cover for good samaritan acts
- Cover for unintentional intellectual property infringement

- Cover for reasonable and necessary costs of replacing or restoring lost documents
- Automatic cover for new subsidiaries acquired or created during the period of insurance (applies to medical establishments only)
- Automatic run-off coverage
- Advancement of defence costs and legal representation expenses

## Optional Extensions

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- Fraud & dishonesty cover (applies to medical establishments only)
- Unintentional cyber and privacy infringement cover

## Our Appetite

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- Individuals - Our appetite ranges from generalists through to specialists, dentists, allied health professionals and even your registered traditional Chinese medicine practitioners.
- Healthcare facilities - Our appetite includes, but is not limited to:
  - Acute Care Hospitals
  - Healthcare Systems
  - Integrated Delivery Systems
  - Teaching Hospitals
  - Children's Hospitals
  - Specialty Hospitals including Behavioural Health, Critical Access, Rehabilitation, Sub Acute Care and Long-term Acute Care

## Some Exclusions Include:

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- Property Damage
- Managerial Liability
- Prior Matters
- Products Liability

## By Working with the Chubb Team, You Will Benefit from:

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- Our highly rated financial strength  
- Chubb's core operating insurance companies are rated AA for financial strength by Standard & Poor's and A++ by A.M. Best\*
- Local knowledge and service backed by a global team of medical malpractice insurance professionals
- Local claims service
- Increased capacity and broad coverage

\*Ratings apply to Chubb's core operating insurance companies as at 1/15/16. See <http://investors.chubb.com> for ratings of individual insurance companies.

## About Chubb

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Chubb is the world's largest publicly traded property and casualty insurance company. 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. The company is distinguished by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength, underwriting excellence, superior claims handling expertise 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 and other locations, and employs approximately 31,000 people worldwide.

Chubb's franchise in Asia Pacific comprises an extensive network of operations serving Australia, China, Hong Kong SAR, Indonesia, Korea, Macao SAR, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand and Vietnam.

## Contact Us

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Get in touch with us at: [MedMal.AP@chubb.com](mailto:MedMal.AP@chubb.com) or any of our local offices below to design bespoke solutions for your needs:

### Australia

[www.chubb.com/au](http://www.chubb.com/au)

### China

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**Chubb. Insured.<sup>TM</sup>**

## Important Notes

This fact sheet is intended to provide only a general description of the products and associated services offered by Chubb. Any advice in this fact sheet is general only and does not take into account a potential purchaser's objectives, financial situation or needs, or the prevailing laws and regulations in the relevant jurisdictions. Please review the full terms, conditions and exclusions of the relevant policy(ies) as well as the relevant Product Disclosure Statement or the QFE Disclosure Statement (where applicable) and consider whether the advice is right for you. Coverages are underwritten by one or more Chubb companies. Not all coverages and services are available in all countries. Coverages and services are subject to licensing requirements and sanctions restrictions. This document is neither an offer nor a solicitation of insurance or reinsurance products. Potential purchasers should contact their local broker or agent for advice.

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