

Medical Facilities Liability for Professional Testing Services

OneBeacon
HEALTHCARE GROUP

OneBeacon Healthcare Group™ provides access to healthcare industry expertise and tailored products*, all delivered through our dedicated team of medical professional liability specialists. What's more, as a member of OneBeacon Insurance Group, our solutions are backed by the financial strength of OneBeacon.®



Today's drug and alcohol testing environment has never been more challenging and expansive for those providing this vital role for patient protection, public and employee safety. As a national provider of liability coverages for medical facilities and providers, OneBeacon Healthcare Group understands the unique risks these facilities face and offers a tailored solution specific to professional testing providers.

Experience with a focus on professional testing service needs.

OneBeacon Healthcare Group is committed to providing a greater level of protection for the professionals administering testing services and programs. These include pre-employment and post-accident testing to comply with federal drug and alcohol regulations, medication monitoring, drug regimen adherence, Medical Review Officer evaluations and other specialized medical laboratory testing and reporting services.

Specialized Protection and Features

- Broad definition of claim and incident trigger
- Punitive damages coverage – most favorable venue affirmation where permitted by law
- Sublimit for claims made against insureds for certain physical and sexual misconduct allegations
- General liability coverage available
- Legal/media expense reimbursement sublimit available for the investigation, defense and management of public relations in connection with certain legal defense proceedings

Eligible Risks

Covered operations are tailored for each risk, but can include: drug and alcohol testing, DNA testing, HIV testing, TB testing, steroid testing, training sessions related to drug testing, third-party administrator services, first aid and CPR training, flu shots, inoculations, physicals, phlebotomy, Medical Review Officer and Medical Review services, occupational health and wellness services.

Limits

- Up to \$5 million capacity for professional and general liability
- Non auditable policy

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About OneBeacon Healthcare Group

OneBeacon Healthcare Group is a brand of OneBeacon Insurance Group, Ltd. OneBeacon Healthcare Group specializes in professional liability coverages and other coverages for hospitals, physicians and complex risks, free-standing medical facilities, senior living organizations, and managed care organizations. Coverages may be underwritten by one of the following insurance companies: Atlantic Specialty Insurance Company, Homeland Insurance Company of New York, Homeland Insurance Company of Delaware, OBI America Insurance Company and OBI National Insurance Company.

About OneBeacon Insurance Group

OneBeacon Insurance Group, Ltd. is a Bermuda-domiciled holding company that is publicly traded on the New York Stock Exchange under the symbol "OB." OneBeacon's underwriting companies offer a range of specialty insurance products sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. OneBeacon's solutions target group accident; architects & engineers; commercial surety; entertainment; environmental; excess property; financial institutions; financial services; healthcare professionals liability; management liability; ocean and inland marine; programs; public entities; technology; and tuition refund.

Claims Services

It's not just our experience that sets us apart. It's our commitment to understanding the complex changes in the healthcare environment that makes the difference. Our talented team has decades of claims-handling experience, with the nursing and legal backgrounds to bring a real world view to a claim. We work with our clients to determine the best course of action based on their particular situation.

We Help Minimize the Risk

OneBeacon Healthcare Group offers a broad range of resources and tools for policyholders, many of which are already included as an added value in the policy's cost:

- **AboutRisk® Learning Library:** pre-recorded educational sessions, available on demand
- **Exclusive risk management resources website**
- **AboutRisk Learning Course:** unique web-based fundamentals in healthcare risk management training course.
- **AboutRisk Learning Webinar Series:** monthly, interactive webinars
- **Enewsletters and Publications**
- **Electronic Assessment Tools:** desktop, self-assessments

For more information
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You can also find us on:



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**This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to the actual policies or consult with your independent insurance advisor for descriptions of coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.*