

# ACE Bermuda

## Healthcare

ACE Bermuda Excess Liability Division offers broad liability coverage to Healthcare clients.

### Target Clients

Our clients include but are not limited to:

- US-based hospitals (not for profit and for profit)
- Teaching universities/medical schools
- Managed Care Organizations
- Health Maintenance Organizations (HMOs)
- Clinical Trial/Contract Research Organizations

### Policy Forms

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

### Scope of Cover

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

### Limits

- Up to \$150M on Occurrence Reported Policy Form
- Up to \$100M on Follow Form Claims Made Form

### Attachment

- \$75M minimum



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*The information contained in this document is intended to provide only a general description of ACE Bermuda's Excess Liability products. For terms and conditions of coverage, please refer to the specific policy wording.*

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## Key Features

- Affirmative punitive damages coverage
- Ability to offer limited drop down coverage
- Discovery/extended reporting at pre-agreed scheduled pricing
- London arbitration
- New York law of Construction and Interpretation
- 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). This Form also provides optional reinstatement of aggregate limits at set pricing.
- The *Follow Form Claims Made Product* provides the ability to offer an occurrence trigger for non-HPL exposures.

## Service

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

## ACE Bermuda Offers

- Financial strength clients expect from a long-term partner
- Commitment to a high level of service to clients and brokers, including issuance of policies at inception
- Commitment to superior claims handling
- Over 20 years of underwriting experience
- Proven record of long-term relationships

