

Medical Pandemic

An innovative new medical catastrophe (“contagion”) business interruption product for hospitals to protect against a loss of revenue caused by the outbreak of a contagious disease.

The AXIS Healthcare Medical Catastrophe Business Interruption and Extra Expense product includes coverage for any disease that is transmitted by direct or indirect contact. Our product would also provide coverage for diseases that have not been discovered by science, or a disease that could mutate into a pandemic at some point in the future.

The policy responds when the contagion directly results in any one of four triggers:

- A governmental quarantine of a hospital;
- If 25% or more of the medical personnel do not come to work;
- A 25% or more reduction in inpatient stays; or
- A 25% or more reduction in emergency room visits.

The maximum length of coverage is limited to 12 months from the date the coverage is triggered.



FEATURED COVERAGE

- Business Interruption
- Extra Expenses

TARGET COMPANIES

- Hospitals
- Large Medical Institutions

DISEASES COVERED

- Diseases include bubonic plague, MRSA, Legionnaires’ Disease, Middle East Respiratory Syndrome (“MERS”), Hantavirus, SARS, West Nile Virus, HIV, Ebola Virus, Marburg Virus, Lassa Fever, Influenza, and Bird Flu, as well as other lesser-known viruses or plagues.



 BROKERAGE

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