

Pandemic Rx[®]



An influenza pandemic is inevitable. When it arrives, hospitals that are dependent upon a fragmented healthcare reimbursement system will need financial protection to maintain viability both during and after an influenza pandemic event.

Lexington Insurance is the largest U.S. based excess and surplus lines carrier — and one that has served the property market consistently for decades.

Its underwriting and flexibility in form and coverage allow Lexington to tailor coverage solutions for most property needs. All of which is why Lexington delivers security, flexibility, and quality that is unparalleled.

Coverage Highlights

Pandemic Rx[®] reimburses for business income loss sustained and extra expenses incurred by acute care medical facilities during an influenza pandemic event. Pandemic Rx is available as an endorsement to Lexington Insurance's property policy and is triggered by the declaration of a public health emergency by an authorized public health official within the geographic service area of an insured health care facility.

- Targeted acute care medical facilities include for-profit hospitals and not-for-profit hospitals in both urban and suburban areas
- Targeted acute care medical facilities include teaching hospitals that are affiliated with medical schools
- Limits of up to \$25 million are available
- Coverage for extra expense costs incurred for up to one year prior to the declaration of the public health emergency for the stockpiling of: vaccines, antibiotics, anti-viral medications, or other similar medication, and isolation personal protective equipment
- Coverage for costs incurred during the pandemic period for vaccines, medication, personal protective equipment, durable medical equipment, and consumable medical supplies

- Coverage for up to six months of business income loss during the pandemic period resulting from increased expenses, reduced patient care reimbursement due to restrictions on non-urgent hospital based services or changes in case mix, or reduced ancillary revenues such as concessions or parking
- Coverage for up to \$100,000 for crisis management expenses resulting from either:
 - A public relations campaign during the pandemic period to keep the community informed of available healthcare services or to facilitate recovery from the lingering economic damage an insured may experience due to the social stigma of having served as an isolation or quarantine center
 - Cost recovery services of a third party consultant with expertise in Federal Emergency Management Agency (FEMA)

Coverage Territory

Pandemic Rx is available in the United States and in Canada through other member companies of Chartis.

Contact

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