

General Liability Insurance



Facts about THIE General Liability Insurance

For over 40 years, Texas public and private hospitals have counted on Texas Hospital Insurance Exchange to provide comprehensive general liability coverage. Even in the most safety-conscious organizations, accidents can happen. With THIE's general liability program, your hospital is protected from claims by the general public for negligent acts or omissions arising out of your operations. THIE's program is comprehensive, yet flexible enough to meet the unique needs of health care facilities.

THIE is committed to offering the most comprehensive coverage available and is supported by proactive claims handling and expert risk management and loss control services.

What areas of the hospital are included?

THIE general liability coverage may be extended to provide coverage for:

- Helipad;
- Nursing school;
- Health club;
- Day care center;
- Nursing home;
- Assisted living facility;
- Clinic; and
- Durable medical equipment rental/sales.

How is THIE general liability insurance different from other general liability programs?

With over four decades of hospital-specific insurance experience, THIE has in-depth understanding of hospital risk management best practices. Our risk management experts work with your hospital to help you protect your employees and assets, and identify potential risk exposure and minimize losses. Our expert team provides risk assessment analysis of your operations, and even conducts on-site in service training for your staff at no charge.

For over **40 years**, THIE has created a strong reputation in the Texas health care market by lowering costs and creating safer workplaces.



THIE has **92% market share** among non-system, small rural hospitals.



THIE returned more than **\$3 million in surplus distributions** to hospitals over the last five years.



Standard Features:

- Defense costs in addition to the limits;
- No-fault medical expense payments;
- Personal injury and advertising injury;
- Damage to premises rented to you;
- Limits of liability of up to \$1,000,000/\$3,000,000; and
- Interest-free payment plans.

Ensure your hospital's future with the right coverage. Contact Liz Jennings at 512/451-5775 or ljennings@thie.com