

# Global Healthcare



DUAL

**DUAL Global Healthcare operate as a Managing General Agency (MGA) with risk capacity from various markets including Lloyd's of London. Our experienced underwriters work closely with medical and health institutions to provide tailored solutions to meet the complex and ever-changing needs of the healthcare industry, on an insurance or reinsurance basis.**

## **Our Healthcare Providers Professional Liability cover includes**

- ✓ Hospital Professional Liability
- ✓ Medical Professional Liability
- ✓ Allied Healthcare Professional Liability
- ✓ Products Liability (Medical Devices / Life Sciences / Nutraceuticals)
- ✓ General/Public Liability
- ✓ Employers Liability Insurance and Reinsurance.

We provide cover that protects entities and healthcare professionals from claims for negligence that result in third party injury. This includes damages and defence costs incurred by the legal proceedings involved with settling a claim, as well as costs incurred through related disciplinary action.

Our general liability offering ensures that third parties are covered against bodily injuries and property damage which occurs on their premises or as a result of business operations.

We also underwrite comprehensive general liability cover, offering protection to the insured, while maintaining fair compensation for the injured party.

## **Our risk appetite**

Our global network of local experts helps ensure that we can provide extensive coverage to individuals and healthcare facilities internationally. Our appetite includes, but is not limited to:

- ✓ Medical generalists and specialists
- ✓ Dentists
- ✓ Allied health professionals
- ✓ Private clinics and hospitals
- ✓ Specialised medical institutions
- ✓ Outpatient clinics
- ✓ Residential care and hospices
- ✓ Mental and physical rehabilitation services
- ✓ Biotechnology firms
- ✓ Medical device manufacturers
- ✓ Veterinarians.

## **Key features**

- Tailored coverage
- Flexible risk-based pricing
- Local knowledge and service backed by a global team of healthcare insurance professionals
- Extends beyond medical malpractice coverage - responds to a full range of patient exposures
- Includes bodily injury and financial loss coverage
- Automatic run-off coverage.

## **What you can always expect from DUAL**

- Access to A+ rated capacity
- Market-leading expertise
- Experienced underwriters
- International scope
- Tailored solutions across a spectrum of healthcare.

# Get in touch

## About DUAL

Working across 19 countries, DUAL has built a reputation as a specialist underwriting group and the market of choice for insurance intermediaries around the world. That's how we have become one of the world's largest international underwriting agencies with US\$3.2bn of GWP.

DUAL is part of Howden Group Holdings, an international insurance group with employee ownership at its heart. The Group was founded in 1994 and now has divisions in broking and underwriting, operates in 45 territories and employs over 13,000 people handling US\$30bn of premium on behalf of clients.



**Virginio Mercurio**  
Managing Director  
Global Healthcare  
[vmercurio@dualgroup.com](mailto:vmercurio@dualgroup.com)

The Global Healthcare team is led by Virginio Mercurio. Virginio has over 20 years of global experience of the insurance industry, specialising in healthcare and medical malpractice.



**Ibrahim Salim**  
Head of Healthcare  
Middle East  
[isalim@dualgroup.com](mailto:isalim@dualgroup.com)

Ibrahim Salim leads our Middle East operation from our office based in Dubai International Financial Centre (DIFC). Ibrahim has more than 16 years' experience specialising in healthcare and medical malpractice.



**José Jardí**  
Head of Healthcare  
Spain  
[jjardi@dualiberica.com](mailto:jjardi@dualiberica.com)

Our team in Spain is led by José Jardí. José has more than 15 years of experience in the insurance sector, specialising in healthcare and medical malpractice.



**Mayra Saavedra**  
Underwriting Assistant  
Latin America  
[msaavedra@dualgroup.com](mailto:msaavedra@dualgroup.com)

Mayra has over 13 years of underwriting experience in the Casualty and Financial Lines Market in Latino America and has a deep experience in dealing with SME and Miscellaneous risks in the region.



**Fabrizio Rovetta**  
Head of Claims  
Global Healthcare  
[fabrizio.rovetta@dualgroup.com](mailto:fabrizio.rovetta@dualgroup.com)

Our Claims Team is led by Fabrizio Rovetta. Fabrizio has more than 15 years of experience in the insurance industry, specialising in Medical Malpractice claims in several jurisdictions including Europe, Latin American and Caribbean and UAE.



**Maryam Nazayer**  
Underwriter  
UAE, Israel and Singapore  
[mnazayer@dualgroup.com](mailto:mnazayer@dualgroup.com)

Maryam has over 8 years of experience in general insurance in Middle East and African Market. She is specialized in SME and Miscellaneous healthcare risks in Middle East and Singapore.'

**dualgroup.com**

## Helping you do more

\*Source: DUAL research

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