

Pandemic RxSM

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.

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'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
- Capacity of up to \$25 million available
- Coverage is subject to an insured's quota-share provision
- Coverage for Extra expenses includes:
 - Costs incurred within 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

- 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) reimbursement

Coverage Territory

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



Lexington Insurance Company is one of the strongest and most stable property insurers—and one that has served the property market consistently for decades.

For more information, contact Jennifer Wilkinson at (617) 330-4307 or Jennifer.Wilkinson@aig.com

Lexington Insurance Company

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Coverages provided by the member companies of American International Group, Inc. The descriptions contained herein are summaries only. Please see actual policy for full terms, conditions and exclusion. All submissions are subject to underwriting guidelines. Coverages may not be available in all jurisdictions.

Lexington Insurance Company is the leading U.S. based surplus lines insurer. U.S. Risks placed with a surplus lines insurer must be placed in accordance with state and federal law. Surplus lines insurers do not generally participate in state guaranty funds and insureds are not protected by such funds. The surplus lines market is a brokered market providing flexibility in rate and form to meet customer needs for high risk and specialized insurance products.

American International Group, Inc. (AIG), a world leader in insurance and financial services, is the leading international insurance organization with operations in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional and individual customers through the most extensive worldwide property-casualty and life insurance networks of any insurer. In addition, AIG companies are leading providers of retirement services, financial services and asset management around the world. AIG's common stock is listed on the New York Stock Exchange, as well as the stock exchanges in Ireland and Tokyo.