

# Summary of changes made in LMA3172A/3173A (Excess Health Care Provider's Liability Policy)

Below is a summary of the main changes made in the updated versions of the LMA's Excess Health Care Provider's Liability Policy published as LMA3172A and LMA3173A. LMA3172 and 3173 will be archived on the Lloyd's Wordings Repository. Underwriters should familiarize themselves with the full policy wording prior to use.

## GENERAL CHANGES

- References to "MEDICAL INCIDENT" and "LOSS" reordered throughout the policy to consistently reflect the sequencing of the Insuring Agreements.

ABOUT THIS POLICY	
Item	Comments
ABOUT THIS POLICY	<ul style="list-style-type: none"> <li>Policy preamble now titled "ABOUT THIS POLICY"</li> <li>Policy document and endorsements issued in connection with the policy document now collectively referred to as "this Policy".</li> <li>Text relating to interpretation of the policy now included for: <ul style="list-style-type: none"> <li>➤ singular/plural</li> <li>➤ amended/re-enacted/replacement regulations and statutory provisions</li> <li>➤ headings</li> </ul> </li> </ul>

INSURING AGREEMENTS	
Item	Comments
(I) Medical Professional Liability	<ul style="list-style-type: none"> <li>Reference to the Extended Reporting Period qualified by including the text "where applicable".</li> <li>Text "... ,but in no event later than thirty (30) days after the expiration date of this Policy." deleted.</li> </ul>
(II) General Liabilities	<ul style="list-style-type: none"> <li>Reference to the Extended Reporting Period qualified by including the text "where applicable".</li> <li>LMA3173A only: Text "... ,but in no event later than thirty (30) days after the expiration date of this Policy." deleted.</li> </ul>

## UNDERLYING AMOUNTS

Item	Comments
UNDERLYING AMOUNTS	<ul style="list-style-type: none"> <li>Text added stating how the policy will respond where the underlying amounts apply on a costs inclusive basis.</li> <li>Where the underlying amounts apply on a costs in addition basis, text included stating how costs and expenses would be apportioned where the quantum of damages exceeds the underlying amount.</li> </ul>

## DEFINITIONS

Item	Comments
ULTIMATE NET SUM PAYABLE	<ul style="list-style-type: none"> <li>Subparagraph a) amended to include the following text: a) <u>as respects those Underlying Amounts scheduled as applying on an expenses, costs and interest in addition basis only</u>; such costs and any other expenses...</li> </ul>

## EXCLUSIONS

Item	Comments
(II) General Liabilities Exclusions – Electric bikes and scooters	<ul style="list-style-type: none"> <li>New exclusion added.</li> </ul>
(II) General Liabilities Exclusions – Unmanned aerial vehicles	<ul style="list-style-type: none"> <li>New exclusion added.</li> </ul>
(III) Medical Professional Liability and General Liabilities Exclusions – Discrimination	<ul style="list-style-type: none"> <li>Exclusion amended to apply in respect of the violation of any <u>statute, law, ordinance or regulation</u></li> </ul>

## OTHER CONDITIONS

Item	Comments
7) Extended Reporting Period - Cancellation or non-renewal by Underwriters	<ul style="list-style-type: none"> <li>Subparagraph a) merged with the preceding text starting “However this extension ...” and subparagraph b) deleted.</li> </ul>
11) Loss Or Medical Incident Payable	<ul style="list-style-type: none"> <li>Title reordered.</li> <li>Additional text added to distinguish how the policies apply dependent upon whether expenses, costs and interest are payable inclusive within or in addition to the underlying limit.</li> </ul>
17) Sanctions Limitation	<ul style="list-style-type: none"> <li>Text amended to the language used in LMA3100A.</li> </ul>