



Medical &  
Commercial  
International

LLOYD'S

Underwriters

# Infectious Disease Liability Insurance





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*"Fortune favours the well prepared"*

*Louis Pasteur*

As humans, we live and work in the presence of infectious pathogens all the time. Typically, we fight off minor infections with no long-term consequences, but these pathogens also have the power to cause potentially devastating outbreaks.

The rise in outbreaks caused by zoonotic diseases (those with the potential to 'jump' to humans) as well as the explosion in global travel, have significantly increased the likelihood of a pandemic. This has been exemplified by Covid-19, Ebola and Sars-Cov-1, all occurring in the last two decades.

MCI's Infectious Disease Liability ("IDL") policy is a fully researched and break-through insurance product designed to help entities reduce the uncertainties associated with infectious disease.

## What we offer

MCI's IDL Product:

- Bodily injury to third parties arising from the Insured's negligence causing or exacerbating an infectious disease outbreak.
- Claims made and notified policy form.
- Policy language dedicated to the science of infectious disease rather than relying on insurance industry language norms which rely on "the judge's call".

## The Threat

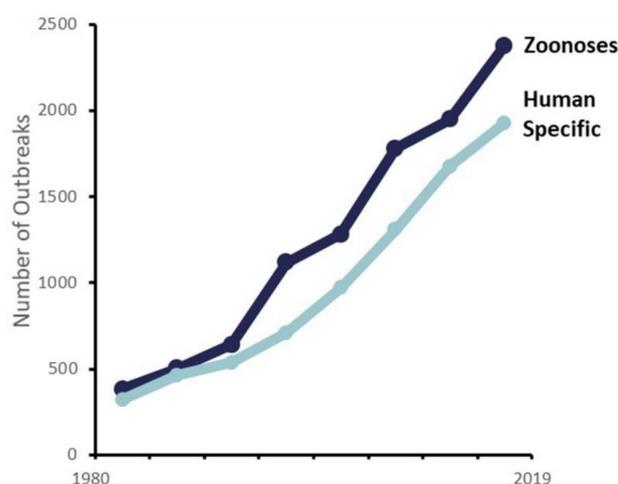
Emergent zoonotic diseases in the human population are the biggest threat to global health, and the number of outbreaks of this nature occurring is increasing year on year.

Pandemics present a greater threat than ever before, and will continue to exert a complex burden on people and economies worldwide.

Within healthcare the burden and expectation of preventing outbreaks is especially high and, until now, the insurance industry has failed to offer a mechanism by which businesses can offset the increasing risks posed by outbreaks.

## Why we're different

- MCI's IDL product is the only insurance policy dedicated to tackling third-party IDL claims.
- A fully researched product anchored off 30+ years of global outbreak data.
- Upper quartile individuals both from the world of liability underwriting and IDL research.
- International expertise & client relationships thereby acting as a conduit for IDL best practice.
- Supported by Lloyd's, the premier market for niche insurance & reinsurance (with A+ rating).



## What we target

MCI's IDL product is designed using real-world outbreak data to effectively reflect the risks facing multiple areas of the healthcare sector:

- Hospitality
- Accommodation
- Childcare
- Higher Education
- Retail
- Entertainment
- Municipalities



## The Team

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