

ALLIED WORLD HEALTHCARE

ALLIED WORLD MISCELLANEOUS MEDICAL SUITESM

A Comprehensive Package Solution



ALLIED WORLD MISCELLANEOUS MEDICAL SUITESM

A Comprehensive Package Solution

Miscellaneous Medical Facilities (MMFs) are growing and changing at unprecedented rates. With more procedures performed and as outpatient services expand, risk exposures increase. Electronic records, contract employment and third-party vendors, patient expectations, fierce competition, and governmental involvement only heighten the level of anxiety and risk.

Allied World Miscellaneous Medical SuiteSM offers combined coverage to address MMF exposures:

- Medical Malpractice for Miscellaneous Facilities
- Privacy Liability and Network Risk coverage
- Management Liability coverage for Directors and Officers, Employment Practices, and Fiduciary exposures.

MISCELLANEOUS MEDICAL CLASSES OF BUSINESS

Allied World Healthcare prides itself on our robust appetite for many types of Miscellaneous Medical Facilities, including (but not limited to):

- **Ambulatory Surgery Centers**
- **Blood/Tissue Banks**
- **Counseling/Behavioral Care:** substance abuse facilities, behavioral/mental health counseling centers
- **Staffing**
- **Pharmacies:** retail, wholesale and Pharmacy Benefit Managers (PBMs)
- **Home Health/Hospice:** home healthcare, hospice care, respite care
- **Imaging/Radiation Centers**
- **Laboratories:** organ/tissue banks, pathology labs, blood/plasma banks, other labs
- **Medical Transport:** air ambulance service, ground ambulance service (emergency and non-emergency), other
- **Outpatient Rehabilitation:** cardiac rehabilitation, trauma rehabilitation, physical/occupational rehabilitation/outpatient center, other counseling/rehabilitation
- **Treatment Centers:** student/community health centers, cancer treatment--outpatient centers, dialysis, other treatments
- **Urgent Care Facilities**

BROKERS ASKED, WE LISTENED:

- Make buying insurance protection flexible and easy
- Coordinate coverage to address all needs
- Simplify claims handling in the event of a claim
- Material, industry leading privacy liability and network risk coverage
- Access to claims specialists and world class privacy breach response vendors

Allied World Healthcare is in the unique position to address MMF needs: we have years of experience insuring health-care providers, hospitals, miscellaneous medical facilities and physicians. We understand the myriad exposures that MMFs may encounter, have a dedicated team and a full suite of products to address the traditional and emerging exposures of MMFs.

Our suite of coverages solve for specific exposures and risk purchase appetite, while helping to ensure that gaps are reduced.



EXPOSURES:	COVERAGE SOLUTION:
Medical negligence/failure to diagnose	Medical Malpractice Liability
Sexual misconduct directed toward a patient	Sexual Misconduct Coverage
Licensure Issues	Disciplinary Proceedings Coverage
Physicians subpoenaed to testify/pay lost wages	Lost Earnings & Expenses
Medical treatment as a result of injury to a visitor	Medical Payments Coverage
Bodily injury, property damage, or personal or advertising injury to a third party, other than a patient, as a result of an accident	General Liability
Breach of Protected Health Information or other sensitive information	Privacy Liability & Network Risk Coverage
Mismanagement; Shareholders issues	Directors & Officers Liability
Human Resource issues (discrimination, harassment)	Employment Practices Liability
Negligent administration of a benefit plan	Fiduciary Liability

Let our **Allied World Miscellaneous Medical Suite** bring confidence by providing a comprehensive coverage package for an ever-changing Healthcare environment.

MEDICAL FACILITIES COVERAGE (INCLUDING GENERAL LIABILITY)

The simple truth is that no Miscellaneous Medical Facility could operate without a comprehensive Medical Malpractice Liability and General Liability policy. By offering separate limits for Professional and General Liability, our policy provides comprehensive coverage crafted to help address the unique challenges of MMFs. Other key components include:

- Direct and vicarious liability for medical services provided by the facility
- General liability offered on an occurrence or claims made basis
- Broad definition of Insured includes employed physicians
- Flexible retention options
- Industry leading, value-added Risk Management support

PRIVACY LIABILITY & NETWORK RISK

Like all Healthcare organizations, MMFs are subject to federal and state privacy laws and the associated fines and penalties. Broader access to protected health information—a result of the shift to eHealth Records and an increased prevalence of health information exchanges—has exponentially increased the data security-related exposures that Healthcare organizations face.

Our Privacy Liability and Network Risk coverage is consistent with standalone cyber policies and differentiates us from competing forms by offering:

- Access to experienced response vendors who notify the breached population, establish a call center, automatically enroll all members of the breached population in identity theft repair services, and provide them with access to triple-bureau credit monitoring services for up to 75,000 individuals
- Coverage for regulatory defense, fines and penalties available up to full Privacy limit
- Turnkey access to the Incident Evaluation Hotline and Breach Consultation services from an industry-leading vendor
- Supplemental Privacy coverages available up to the full Privacy limit include: Public Relations Expenses, International Notification Expenses, Data Forensic Expenses, and Network Extortion.



MANAGEMENT LIABILITY

We offer a suite of products to provide crucial protection for the myriad of exposures that could impact the facilities' management team.

Directors & Officers Coverage

As economic realities force management to make difficult decisions like reducing resources, additional exposures are created. Heightened scrutiny from patients, regulators, investors, employees and other stakeholders leaves little room for error. Not only is the Healthcare organization at risk, the personal assets of its directors and officers are also at stake. Our comprehensive Directors & Officers coverage includes Outside Directors Liability and protection for Antitrust exposures.

Employment Practice Liability (EPL) Coverage

Diverse organizations typically employ a diverse workforce. MMFs experience the same employment related exposures (disgruntled employees, harassment, other HR issues) as any other Healthcare organization. The exposure may be heightened if the facility includes employed physicians. Our coverage includes, but is not limited to, protection for wrongful dismissal, discharge or termination, harassment, discrimination, wrongful failure to employ or promote, deprivation of career opportunity, demotion, evaluation or wrongful discipline, and retaliation claims. We also offer access to a highly regarded risk management component, provided to all EPL policy-holders as part of their policy. Third Party Coverage is also included.

Fiduciary Liability Coverage

Depending on how the facility is structured, there could be various benefit plans available to employees or provider partners. Allegations of misconduct, improper advice or disclosure, imprudent investments, conflict of interest, and negligence in the administration of a benefit plan are all potential issues. Our Fiduciary Liability coverage offers broad coverage for individuals deemed to have a fiduciary role, even if they are not specifically listed as a Fiduciary of a Plan. It also has a broad definition of the types of plans for which a facility might be responsible (including employee benefit plans, pension benefit plans, or welfare plans sponsored for employees). Our broad Definition of Fiduciary Wrongful Act includes the negligent hiring of a third-party administrator.



RISK MANAGEMENT — A POLICY OF ADDING VALUE

Allied World is committed to providing access to superior risk management programs to organizations we insure. Specialized risk managers can help to identify potential gaps in insurance coverage as well as assist facilities in finding ways to manage and mitigate risks. With a team that includes lawyers, nurses and certified quality and risk management professionals, these risk management programs focus on prevention of loss, expert guidance and rapid response. A number of our coverage solutions come with access to risk management components at no additional charge:

- Medical Facilities Coverage policyholders have access to Risk Consultants who provide complimentary, value-added service plans that include 24/7 risk management programs with consultation support. This collaborative clinical approach can provide improvements in high risk areas to help MMFs deliver consistency in quality outcomes.
- Management Liability policyholders receive a complimentary educational book, "Answering the Call: Understanding the Duties, Risks and Rewards of Corporate Governance" for board members.
- Management Liability (which includes EPL) policyholders receive unlimited direct access to a toll-free employer helpline featuring personalized assistance on human resource and employment law questions, an HR Compliance Portal with dynamically updated online tools and valuable resources (including training programs and an employee handbook builder), and monthly updates to inform them of the latest state and federal workplace regulations.
- Privacy policyholders have access to the Allied World eRisk Hub® self-help portal, powered by NetDiligence®. If a breach is suspected, policyholders can contact the Allied World Incident Evaluation Hotline, available 24/7. A breach consultant will respond to the policyholder within 2-4 business hours following the initial inquiry. In the event of a breach, the team will provide the facilitation, direction of services and management of relationships with critical vendors and breach notification-related service providers.

Experience to know the risks,
vision to provide the solution.



This information is provided as a general overview for agents and brokers. Coverage will be underwritten by an insurance subsidiary of Allied World Assurance Company Holdings, GmbH, a Fairfax company ("Allied World"). Such subsidiaries currently carry an A.M. Best rating of "A" (Excellent), a Moody's rating of "A3" (Good) and a Standard & Poor's rating of "A-" (Strong), as applicable. Coverage is offered only through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued. Coverage may not be available in all jurisdictions. Risk management services are provided or arranged through AWAC Services Company, a member company of Allied World. © 2019 Allied World Assurance Company Holdings, GmbH. All rights reserved.

CONTACT

Allied World Insurance Company

Terry Dreyer
SVP, North American
Healthcare Division
E. terry.dreyer@awac.com
T. 415.262.8167

alliedworldinsurance.com