RISK MANAGEMENT

MISCELLANEOUS MEDICAL FACILITIES

Risk management and client services are generally available to Allied World's healthcare and medical professional policyholders free of charge. These services are designed to be an integral component of a comprehensive insurance program — adding value beyond simply a policy.

RISK MANAGEMENT SERVICES

- Assistance with Policy and Procedure Development: Organizations are encouraged to engage our consultative services when redrafting or developing new policies or procedures. We offer assistance with editing and sample policies.
- Risk Management Helpline: Our risk management helpline, dedicated solely to Allied World's medical malpractice clients, provides direct, immediate access to risk management information when the need arises.
- Risk Management Educational Portal:
 Designed to be a forum for risk management education, our online portal contains timely advisories, alerts, white papers, webinars and/or complimentary resources.
- Complimentary Resources: We have compiled a comprehensive list of risk management/professional responsibility resources. Each policyholder receives an updated list of available resources annually and is entitled to a free copy of one of these resources each policy year.

ALLIED WORLD'S WORKPLACE SOLUTIONS

Policyholders who purchase Employment Practices Liability coverage receive the following services at no additional cost:

- Toll-free Employer HELPLINE: Policyholders receive seamless access (via phone or website) to experienced employment attorneys from a national law firm, as often as needed throughout the policy period. This involves personalized advice and best practices counsel on over 50 different human resources and employment law issues (including hiring and termination, drug and alcohol testing, FMLA, ADA, exempt/non-exempt, harassment and discrimination). Policyholders can expect detailed, documented, and confidential answers to specific questions by the end of the next business day.
- HR Compliance Portal: Users can log in any time of day from any location and access dynamically updated online tools and valuable resources that support policyholder risk management efforts. This site provides daily updated federal and state Human Resource and employment law news, regulation changes, HR forms, employment posters, and more.

- Employee Handbook Builder:
- Organizations need an employee handbook to protect against liability and define employee/employer rights. An online, customizable handbook building tool enables users to create a handbook that complies with all applicable federal and state laws. By using the customizable employee manual software, organizations can ensure their policies are both applicable and flexible. This customized handbook (which would typically cost thousands of dollars and take weeks to complete) is available to all policyholders at no additional cost.
- Online Unlawful Harassment
 Training: Many states require or
 recommend unlawful harassment training
 for managers/supervisors and/or
 employees. Users can efficiently
 administer and track the status of this
 compliance training with all employees at
 no additional cost. Meets California's AB
 1825 requirements, as well as most other
 state requirements.
- Monthly HR Express Updates and HR Alerts: These resources keep policyholders informed of continuously changing state and federal workplace regulations. Users can stay current with information sent directly to an email inbox. Each Express Update includes a Question of the Month, Case Digest of the Month and periodic HR Alerts.

RISK MANAGEMENT

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.

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