

# ALLIED WORLD MISCELLANEOUS MEDICAL SUITE<sup>SM</sup>

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.

## A COMPREHENSIVE PACKAGE SOLUTION

**Allied World Miscellaneous Medical Suite<sup>SM</sup>** 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.

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

## MEDICAL FACILITIES COVERAGE (A comprehensive Medical Malpractice and General Liability policy)

- Separate limits for Professional and General Liability
- 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

Broader access to protected health information has exponentially increased data security-related exposures.

- 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
- Supplemental Privacy coverages available up to the full Privacy limit

## MANAGEMENT LIABILITY

- **Directors & Officers Coverage:** our comprehensive Directors & Officers coverage includes Outside Directors Liability and protection for Antitrust exposures
- **Employment Practice Liability (EPL) Coverage:** our coverage includes 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.



- **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. Our broad Definition of Fiduciary Wrongful Act includes the negligent hiring of a third-party administrator.

## ADDING VALUE THROUGH RISK MANAGEMENT

We offer access to risk management programs that focus on loss prevention, expert guidance and rapid response, at no additional charge. In addition to access to expert medical risk consultants, policyholders who purchase the Privacy and Management Liability package components also benefit from a number of valuable resources and support.

## CONTACT

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