

365COMPLETE®

The Affordable Care Act has created seismic shifts in the way healthcare entities conduct their business. Small managed care organizations are altering their organizational structures in order to better align with changing reimbursement models (pay for performance) and other directives. Allied World's **365Complete®** covers new exposures and pressures, including disease and case management (care coordination), clinical integration, data security and collection – ensuring that gaps or unnecessary overlaps are minimized.

**A THOUGHTFUL PACKAGE POLICY**

365Complete® combines several individual specialty liability options – including Managed Care E&O, Cyber and Management Liability coverage – into one single source solution that covers more (and costs less) than piecing different policies together. Moreover, in the event of a claim, our staff coordinates with in-house claim experts within each line of coverage, ensuring seamless service.

Easy, affordable, and comprehensive – this is the complete package for managed care providers.

OVERALL POLICY COVERAGES

- Duty-to-defend coverage
- Regulatory claim coverage
- Anti-trust coverage
- Final adjudication language in fraud exclusion
- Punitive damages with most favorable venue
- Plaintiffs' attorney's fees covered where legally obligated to pay
- Worldwide coverage

ERRORS AND OMISSIONS (E&O)**Managed Care and Professional Services**

- Broad definition of Professional covered services includes services performed in the usual and customary conduct of the Named Insured's business; whether performed by or on the Named Insured's behalf
- Includes liability coverage for outsourcing services through independent contractors

- Good Samaritan coverage protecting a company's medical staff
- Vicarious liability for bodily injury allegations
- Carveback to medical services exclusion for wellness and care coordination services (like flu shots, nurse call line, blood draws, blood pressure screenings, etc.) – available by endorsement

CYBER COVERAGE

- Full limits liability coverage for privacy and network security wrongful acts
- First Party coverage for Privacy Events: provides up to \$10,000 at no additional charge. Insureds can purchase additional limits up to \$1 million.* Coverage includes:
 - Incident Evaluation and Breach Consultation Coverage
 - Public Relations Expenses
 - Network Extortion Coverage
 - Data Forensic Expenses
 - International Notification Costs
- First Party Privacy Notification coverage: additional limit for Notification & Credit Monitoring Costs provided for up to 2,500 individuals at no additional charge. Optional additional limit available for up to 75,000 individuals.*

* Higher limits are available via our stand-alone cyber product that is sold separately.

About our Breach Response Approach

Should a breach occur, we provide Incident Response experts who can assist impacted individuals monitor their credit and help protect them from fraud. We offer a dynamic and responsive solution to data privacy and cyber concerns. Policyholders benefit from Allied World's dedicated Claims team, with experts who work closely and in coordination with our carefully selected Incident Response vendors. Clients receive immediate, proactive assistance in navigating through privacy laws, regulatory response, media communications, notification letter content, vendor selection and other issues integral to incident evaluation and response.

DIRECTORS AND OFFICERS (D&O)

- Individual insured person (A side) for exposure resulting from pollution claims
- Emergency Medical Treatment and Active Labor Act (EMTALA), Excess Benefit Transaction, and IRS fines and penalties coverage – all available by endorsement
- Broad definition of Anti-trust
- Regulatory claims coverage, including HIPAA violations (sublimited)

CONTINUED >

EMPLOYMENT PRACTICES LIABILITY (EPL)

- Includes, but is not limited to, wrongful dismissal, discharge or termination, harassment, discrimination, wrongful failure to employ or promote, deprivation of career opportunity, demotion, evaluation or wrongful discipline, retaliation claims
- Includes workplace bullying via any form of social media or other means
- Third-Party Liability included

FIDUCIARY

- Covered plan includes any benefit or pension benefit plan defined by ERISA
- Covered plan includes any welfare plan sponsored for employees
- Covered plan includes any government-mandated

LIMITS

Primary, up to \$10 million, on a surplus lines basis

APPETITE

365Complete® was specifically designed for managed care organizations, typically with revenues under \$100M. Our robust appetite includes (but is not limited to):

- Management Service Organizations (MSOs)
- Independent Physician Associations (IPAs)
- Physician Hospital Organizations (PHOs)
- Utilization Review Organizations (UROs)
- Peer Review Organizations (PROs)
- Credentialing Verification Organizations (CVOs)

RISK MANAGEMENT

Allied World is proud of the value-added risk management program we have built to support of our 365Complete® clients. The following proactive programs are available at no additional cost:

CYBER Risk Management via our ALLIED WORLD eRisk Hub® POWERED BY NET DILIGENCE

Clients receive access to a valuable online cyber risk management knowledge center that includes:

- Incident Evaluation roadmap which includes instructions on how to report an incident
- Access to news and learning centers
- Policy templates, information security and privacy-related white papers and other services.

The eRisk Hub and NetDiligence are registered trademarks of Network Standard Corporation.

D&O Risk Management Support

Complimentary book, "Answering the Call: Understanding the Duties, Risks and Rewards of Corporate Governance," provides information that every board member should know.

EPL Risk Management via Allied World's Workplace Solutions

We recognize that small managed care organizations may have limited HR departments who need help staying current on changing employment laws and ongoing employee issues. We offer complimentary risk management services to help clients prevent losses and reduce legal costs. Clients receive 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 **HR express updates** to inform them of the latest state and federal workplace regulations.

CONTACTS

Kim Delaney

Senior Vice President

Private Healthcare Division

E. kim.delaney@awac.com

T. 860.284.1706



A FAIRFAX Company

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, Ltd, 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, Ltd. All rights reserved.