

Vaccinate Your Clients with Essential Protection



In medicine, accurate diagnosis and treatment is essential for successful healing. The same basic principles apply to insurance: proper diagnosis of exposures and correct treatment – or coverage – are essential to a healthy bottom line. Among the many factors that can impact a healthcare organization, finding a solution that counteracts associated risks is critical to ensuring an organization's growth and success. Allied World's ForceField® Package Policy for Healthcare Organizations is that solution – all with the convenience of a single application and a single underwriter.

Finding the Right Treatment Plan

Clients have the ability to purchase an entire package of comprehensive coverages or combine only the coverages that are essential for their needs. Policyholders can select separate limits for each coverage section, share limits among certain coverages, or choose a combination of separate and shared limits.

Worldwide coverage up to \$5 million on Primary and up to \$10 million on Excess.

ForceField® combines service & protection for optimal health

Directors & Officers Liability:

Comprehensive management liability protection that contemplates the many exposures healthcare managers face, including HIPAA, regulatory claims, antitrust claims, and provider selection practices. Includes Strategic Reponse®, 24/7 access to public relations resources for advice and guidance in the event of a crisis.

Employment Practices Liability:

Coverage no employer should be without. Offers protection against claims made by current, former or prospective employees.

Fiduciary Liability: Comprehensive protection for a breach of fiduciary duty in connection with an employee benefit plan. Includes broad definitions of both Plan and Insureds.

Crime Coverage: Considers reimbursement for losses due to theft of medical supplies, drugs and personal property, forgery or fraud, including computer and credit card fraud. Insureds select their level of protection depending on their specific needs.

Employed Lawyers Coverage*: Professional liability for the entire in-house counsel staff from allegations of errors or omissions, breaches of duty, or misleading statements in the performance of legal services. This protection is designed to give legal staff the confidence they need to perform their tasks.

* Employed Lawyers coverage is only available as part of the package policy when D&O coverage is purchased. All other coverages can be purchased as standalone products.

AN INDISPENSABLE REMEDY FOR HEALTHCARE ORGANIZATIONS

Exceptional insurance protection doesn't just happen by itself; it takes creativity and client commitment. By blending comprehensive coverage with Allied World's innovation, financial strength and dedicated team of experienced professionals, we are able to offer a package that is far stronger than the sum of its parts. Our team works collaboratively to calibrate service and protection throughout the life of the policy.

- **Talented, experienced underwriters** located in branches throughout the United States. Our underwriters specialize in healthcare risks and understand the changing environment and the pressures these organizations face. We can craft coverage to fit their needs.
- **A broad appetite** that allows us to entertain the simplest to most complicated healthcare risks.
- **Dedicated Healthcare claims specialists** who are known for their expertise, responsiveness, diligence and ability to resolve claims to our clients' satisfaction.
- **Financial stability.** Allied World and its subsidiary companies carry an "A (Excellent)" rating in class XV from A.M. Best Company. Our conservative balance sheet and solid capital base bring clients much needed peace of mind.

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Directors & Officers Liability

PRODUCT HIGHLIGHTS

- **Dedicated Side A Coverage** – Excess Coverage for Insured Persons
- **Coverage for Provider Selection practices**
- **Affirmative Antitrust Coverage**
- **Broad carveback to the Insured vs. Insured Exclusion**
- **Broad Definition of Claim**
- **Crisis Event Coverage**, including child abduction (subject to Sublimit)
- **Sublimits are also available** for dedicated Side A for directors and officers, Regulatory Claim Coverage, HIPAA fines and penalties, EMTALA Coverage, IRS Actions (defense expenses only), and Excess Benefits Coverage

ADDED ELEMENTS OF PROTECTION

Strategic Response®: Should a crisis occur, policyholders receive access to a 24/7 crisis hotline. Strategic Response will work with and refer executives to professional public relations resources for guidance in situation and mitigating the damage. Also, in rare instances of child abduction, our team will refer policyholders to an independent, highly regarded global security services provider.

Employment Practices Liability

PRODUCT HIGHLIGHTS

- **Built-in Third Party Coverage**
- **Broad Employment Practices Named Perils**
- **Broad Definition of Claim**
- **Employee Helpline** and online Risk Management services

ADDED ELEMENT OF PROTECTION

Complimentary, industry-leading support from **Allied World's Workplace Solutions**. Policyholders receive unlimited, toll-free hotline access to employment practice attorneys. Services include direct website access and email alerts on the latest human resources information and policies.

Fiduciary Liability

PRODUCT FORMULA HIGHLIGHTS

- **Broad Definition of Claim**
- **Broad Definition of Plan**
- **Sublimits are also available** for Voluntary Compliance Program Coverage and HIPAA Claims Coverage, including coverage for civil monetary penalties

Crime Coverage

PRODUCT FORMULA HIGHLIGHTS

- **Employee and Fiduciary Theft or Forgery Coverage including:**
 - Employee Theft of Company Property
 - Employee Theft of Client Property
 - Fiduciary Theft of Plan Property
- **Forgery or Alteration Coverage**
- **Inside the Premises Coverage**
- **In Transit Coverage**
- **Computer Fraud Coverage**
- **Funds Transfer Fraud Coverage**
- **Money Orders and Counterfeit Currency Coverage**
- **Credit Card Fraud Coverage**
- **Restoration Expenses Sublimit**
- **Authentication Expenses Sublimit**

Employed Lawyers Coverage

PRODUCT FORMULA HIGHLIGHTS

- **Moonlighting Coverage**
- **Pro Bono Coverage**
- **Broad Definition of Insured Person**
- **Personal Injury Coverage**

Employed Lawyers coverage is only available as part of the package policy when D&O coverage is purchased.

CONTACTS

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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. © 2021 Allied World Assurance Company Holdings, Ltd. All rights reserved.

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