

365COMPLETE® HIGHLIGHTS

Few industries have experienced the dramatic changes that are currently occurring in Healthcare. Small managed care organizations in particular need to adapt and respond to many new exposures and pressures including shifts in reimbursement models, clinical integration and the need to protect and secure sensitive health data. 365Complete® from Allied World addresses all these exposures in one thoughtful package – ensuring that gaps or unnecessary overlaps are minimized.

PACKAGED TREATMENT OPTIONS

365Complete® blends Managed Care E&O with other key coverage components, such as Cyber and Management Liability, allowing insureds an array of coverages that fit their specific exposures and risk purchase appetite.

365Complete® removes the uncertainty over where the coverage falls, giving clients the protection they need - and the security to know that gaps are reduced.

Errors and Omissions (E&O): Coverage for Managed Care and Professional Services and includes liability protection for services performed by or on behalf of the company. Our broad definition of Professional Services includes all activities performed in the usual and customary conduct of the Named Insured's business.

Directors & Officers Liability (D&O): Protects directors, officers, employees and the organization from contested management decisions.

Cyber: Protects organizations from liability arising from lost or compromised non-public, personal and/or medical data. Up to \$10,000 of first party coverage for privacy events is included at no additional charge (additional limits, up to \$1M can be purchased). Privacy breach notification and credit monitoring costs for up to 2,500 individuals is also included at no additional charge (an additional limit for up to 75,000 individuals is available for purchase).*

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

Employment Practices Liability (EPL):

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.

BUILT-IN RISK MANAGEMENT

365Complete® clients receive a value-added risk management program at no additional cost:

- **Cyber risk management portal** offering proactive online resources, including an incident evaluation roadmap, policy templates and privacy-related white papers.
- **Post-breach response services** from industry experts who provide immediate assistance in navigating through complex privacy laws, regulatory response, media communications, notification letter content, vendor selection and more.
- Unlimited, toll-free hotline access to employment practice attorneys via **Allied World's Workplace Solutions**. Additional services include access to an online HR portal and email alerts on the latest human resources information and policies.



APPETITE

365Complete® was specifically designed for managed care organizations, typically with revenues under \$150M. 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)

Allied World also offers separate, standalone Managed Care E&O coverage for larger organizations like HMOs, PPOs and PBMs.

CONTACT

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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 "A2" (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. © 2024 Allied World Assurance Company Holdings, Ltd. All rights reserved.