

## 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 \$25 million in limits is available.

### 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.

#### Kidnap & Ransom/Extortion Coverage:

Protection against the realities of healthcare organizations providing services on a global scale. We offer access to red24™, an independent, highly-regarded security consultancy and response company.

#### 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
- **Punitive Damages Coverage** – with Most Favorable Venue Language (where insurable by law)
- **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 red24™, an independent, highly regarded global security services provider.

#### Board of Director Resources:

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

## Employment Practices Liability

### PRODUCT HIGHLIGHTS

- **Built-in Third Party Coverage**
- **Punitive Damages Coverage** with Most Favorable Venue Language
- **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 the *workplace HELPLINE®* powered by *Environ*: 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**

## Kidnap & Ransom/ Extortion Coverage

### PRODUCT FORMULA HIGHLIGHTS

- **Kidnap and Ransom/Extortion Security/Recovery Services**
- **In Transit/Custody Coverage**
- **Comprehensive Expenses Coverage**
- **Personal Loss Coverage**
- **Legal Costs Coverage**

### ADDED ELEMENT OF PROTECTION

**red24™:** K&R/E policyholders receive access to red24, a highly-regarded global security service provider. red24 offers a range of proactive intelligence services. Highly trained security professionals are also available 24/7 via a state of the art crisis management center to provide immediate advice, response and negotiation support on kidnap and ransom threats.

## Employed Lawyers Coverage

### PRODUCT FORMULA HIGHLIGHTS

- **Moonlighting Coverage**
- **Pro Bono Coverage**
- **Broad Definition of Insured Person**
- **Punitive Damages Coverage** with Most Favorable Venue Language (where insurable by law)
- **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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