

# THE FIRST PRODUCT OF ITS KIND THAT CONNECTS ALL OF THE MOST NEEDED COVERAGES.

## Overall Policy Coverages

- Duty-to-defend coverage
- Final adjudication language in fraud exclusion
- Severability of exclusions
- Punitive damages with most favorable venue
- Plaintiffs' attorney's fees covered where legally obligated to pay
- Worldwide coverage
- Broad definition of insured persons
- No scheduling of insured entities on a schedule of covered entities
- Claim reporting with 90-day tail
- No bankruptcy exclusion
- No regulatory claim or government exclusion
- Broad definition of claim (includes formal investigation and non-monetary relief)
- Less restrictive related-claims evaluation
- Anti-trust coverage
- Non-cancelable by insurer except for nonpayment
- Automatic cover for all newly created subsidiaries
- Automatic cover for all acquired subsidiaries with annual revenues less than 25% of parent company
- 90-day window of coverage for acquired subsidiaries with annual revenues greater than 25% of parent company

## E&O - Errors & Omissions

### Managed Care and Professional Services

Broad definition of covered services includes services performed in the usual and customary conduct of the Insured's business; whether performed by or on the Insured's behalf

No listing of covered services required; no tie back to the application

Includes coverage when an organization becomes liable for the acts of another person or entity, as in the case with outsourcing

Insured persons, includes consultants and contractors for provider selection and utilization review services

Defense expenses for Medicare/Medicaid fraud and abuse claims, with investigation trigger

Good samaritan coverage protecting a company's medical staff

Vicarious liability coverage included

Carveback to medical services exclusion for incidental medical services (like flu shots, nurse call line, blood draws, blood pressure screenings, etc.)—available by endorsement

## Privacy

Includes coverage for information privacy of non-public medical and financial personally identifiable information

Notification and credit monitoring expenses covered whether or not there is a claim

## Network Security

Includes coverage for technology activities

Includes coverage for network security activities; unauthorized access or inability of an authorized third-party to gain access to Insured services

No electronic data processing exclusion

## Media

Includes coverage for media activities; dissemination of promotional, advertising, and educational materials

## D&O - Directors and Officers

Spousal Liability included

Outside Directorship Liability included

Individual insured person (A side) for exposure resulting from pollution claims

Order of payments

Emergency Medical Treatment and Active Labor Act (EMTALA) – available by endorsement

Excess Benefit Transaction cover – available by endorsement

IRS fines and penalties cover – available by endorsement

## EPL - Employment Practices Liability

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

Third-Party Liability included

## Fiduciary

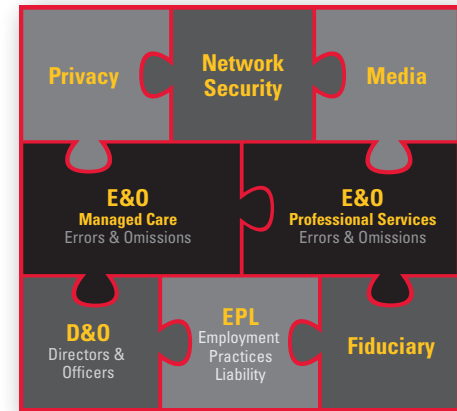
Covered plan includes any benefit or pension benefit plan defined by ERISA

Covered plan includes any welfare plan sponsored for employees

Covered plan includes any government-mandated insurance program for employees

**365Complete**<sup>SM</sup>

HEALTH CARE SERVICE ORGANIZATIONS



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COMPLETE COVERAGE