



HEALTHCARE MANAGEMENT LIABILITY DIRECTORS & OFFICERS/EPL

TARGETED INSURED

- Hospitals and Healthcare Facilities
- Long-term Care Facilities/Nursing Homes
- Managed Care Organizations/Plans (HMOs, PPOs, DPAs, PBMs, PHOs)
- Managed Care Service Providers (Case/Disease Management Providers, CVOs, MSOs, PRSOs, TPAs, LIROs)
- Miscellaneous Medical Facilities (Surgery Centers, Wellness Centers, Rehabilitation Clinics)
- Physicians Groups/Medical Groups

FEATURES & HIGHLIGHTS

- Employment Practices Liability including Third Party Liability
- Broad definition of claim and insured(s)
- Defense expenses for FLSA claims (no sub-limit)
- Regulatory claim coverage that begins at the time of investigation (defense and indemnity sub-limited); including HIPAA coverage
- EMTALA coverage (no sub-limit)
- IRS fines and penalties – defense expenses (no sub-limit)
- Excess benefit (no sub-limit)
- Anti-trust coverage (no co-insurance applied)
- Coverage for provider selection/credentialing
- Punitive damages coverage with most favorable venue language (where insurable by law)
- Spousal and domestic partner coverage
- Side A pollution “carveback”

In today’s challenging healthcare environment, heightened scrutiny leaves little room for error. Our litigious society makes it vital for directors and officers to protect the corporation’s assets as well as their own personal assets in the event of a claim. Therefore, one of the most important decisions a management team can make is how best to ensure that the organization has comprehensive protection from a trusted and secure provider.

At Allied World we specialize in providing liability solutions for healthcare organizations. We know the special challenges that healthcare executives face and we created insurance protection specific to the industry. Our competitive prices, comprehensive coverage, risk management support and expert claim service provide the total package in management liability protection.

- Insured versus insured “carveback” for bankruptcy
- Order of payments
- Non-rescindable Side A
- Claim definition amended to include non-monetary relief
- Definition of Loss includes front and back pay
- Automatic non-profit blanket ODL
- Claims reporting amended to top five senior staff members
- Policy is cancellable only by the insured
- No built-in warranty
- Extended Reporting Period (ERP) is available at 100%
- Prior Acts coverage
- Automatic coverage for newly created subsidiaries
- Thresholds for coverage on acquired or merged subsidiary
- Worldwide coverage

LIMITS

Our policy is available on an admitted basis in most states, either on a duty to defend or indemnity basis with up to \$25 million in capacity.

RISK MANAGEMENT

Allied World is committed to supporting EPL policyholders in their proactive risk management efforts. Our risk management services are included as part of every insurance policy. We have partnered with Workplace HELPLINE to offer the following services – accessible as often as the policyholder desires throughout the policy period – at no additional charge:

- **Toll-free Employer HELPLINE:** Receive personalized attention from employment practice experts (including representatives/attorneys from the law firm of Epstein, Becker and Green, PC) on specific human resources and employment law questions (i.e., hiring and termination, drug and alcohol testing, FMLA, ADA, exempt/non-exempt, harassment and discrimination)
- **Online Resource Website:** Includes access the latest human resources information and policies, federal and state regulatory updates and comparisons, and more
- **Monthly HR Express Updates and HR Alerts:** Help employers stay informed of continuously changing state and federal workplace regulations.

SERVICE STANDARDS

At Allied World we are committed to providing the highest level of service. We:

- Acknowledge all submissions within 24 hours
- Acknowledge all claim notices with an immediate email response and assignment of claims representative within 24 hours
- Issue all policies within 7 business days from the date of receipt of the last subjectivity (if applicable)
- Issue excess policies prior to receipt of all underlying policies (primary underlying or followed policy required)

FINANCIAL STRENGTH

We understand how important it is that a carrier has the financial strength to ensure that it will be there when your clients need us. Allied World Assurance Company has earned an A.M. Best “A (Excellent)” rating. We believe that our conservative balance sheet, expanding scope of operations and solid capital base put us in a superior position to withstand future economic upheavals and to provide our insureds the protection they need.

ADDITIONAL PRODUCT OFFERINGS

Additional products available to healthcare organizations include Fiduciary, Benefit Plan Purchaser E&O, Managed Care E&O, Hospital Professional Liability, Miscellaneous Medical Professional Liability, Clinical Research Liability and Technology E&O.

CONTACT US.

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E submissions@awac.com or **F** 860 284 1302

Non-approved producers, contact our Business Development team at:

E usbd@awac.com

This information is provided as a general overview for agents and brokers. Coverage is underwritten by Darwin National Assurance Company (DNA) and Darwin Select Insurance Company (Darwin Select) which currently have an A.M. Best rating of “A (Excellent).” DNA and Darwin Select are subsidiaries of Allied World Assurance Company Holdings, Ltd. Coverage is offered only through licensed surplus lines agents and brokers. Actual coverage may vary and is subject to policy language as issued.

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