

ALLIED WORLD MISCELLANEOUS MEDICAL SUITESM

Miscellaneous Medical Facilities (MMFs) are growing and changing at unprecedented rates. With more procedures performed and as outpatient services expand, risk exposures increase. Electronic records, contract employment and third-party vendors, patient expectations, fierce competition, and governmental involvement only heighten the level of anxiety and risk.



A COMPREHENSIVE PACKAGE SOLUTION

Allied World Miscellaneous Medical SuiteSM offers combined coverage to address MMF exposures:

- Medical Malpractice for Miscellaneous Facilities
- Allied World's industry-leading Privacy Liability and Network Risk SRVS (Specified Response Vendor Solution) coverage
- Management Liability coverage for Directors and Officers, Employment Practices, and Fiduciary exposures

Our suite of coverages solve for specific exposures and risk purchase appetite, while helping to ensure that gaps are reduced.

ENHANCED COVERAGE EXCLUSIVELY AVAILABLE THROUGH MANCHESTER SPECIALTY PROGRAMS

Allied World recognizes the expertise that Manchester Specialty Programs (MSP) brings to Miscellaneous Medical Facilities and has collaborated with MSP to offer clients additional, enhanced coverage.

MEDICAL FACILITIES COVERAGE (Comprehensive Medical Malpractice and General Liability coverage)

- Separate limits for Professional and General Liability
- Direct and vicarious liability for medical services provided by the facility
- General liability offered on an occurrence or claims made basis
- Broad definition of Insured includes Employed Physicians

- **Employed Physicians:** shares limits with the organization (MSP exclusive)
- **Hired or Non-owned Automobile Coverage:** shares GL limit (MSP exclusive)
- **Employee Benefits Liability (claims-made) Coverage:** additional limit of \$1M/\$1M (MSP Exclusive)
- **Damage to Patient's Property:** additional limit of \$500/\$5,000 (MSP exclusive)
- **Medical Staffing Coverage:** adds Waiver of Subrogation and Blanket Additional Insured endorsements (MSP exclusive)
- Flexible retention options
- Industry leading, value-added Risk Management support

PRIVACY LIABILITY & NETWORK RISK

Broader access to protected health information has exponentially increased data security-related exposures.

- Coverage through AllClearID[®] to execute core elements of the response effort, including notifying the breached population, establishing a call center, automatically enrolling all members of the breached population in identity theft repair services, and providing them with access to triple-bureau credit monitoring services for up to 75,000 individuals
- Coverage for regulatory defense, fines, and penalties available up to full Privacy limit
- Turnkey access to the Incident Evaluation Hotline and Breach Consultation services
- Supplemental Privacy coverages available up to the full Privacy limit

MANAGEMENT LIABILITY

- **Directors & Officers Coverage:** our comprehensive Directors & Officers coverage includes Outside Directors Liability and protection for Antitrust exposures
- **Employment Practice Liability (EPL) Coverage:** our coverage includes protection for wrongful dismissal, discharge or termination, harassment, discrimination, wrongful failure to employ or promote, deprivation of career opportunity, demotion, evaluation or wrongful discipline, and retaliation claims.
- **Fiduciary Liability Coverage:** offers broad coverage for individuals deemed to have a fiduciary role, even if they are not specifically listed as a Fiduciary of a Plan. It also has a broad definition of the types of plans for which a facility might be responsible. Our broad Definition of Fiduciary Wrongful Act includes the negligent hiring of a third-party administrator.
- **Regulatory Claims Coverage:** sublimit of \$100,000 (MSP exclusive)
- **Dedicated Excess Coverage for Executives:** sublimit of \$100,000 (MSP exclusive)
- **EMTALA Violations (Fines and Penalties) Coverage:** sublimit of \$25,000 (MSP exclusive)
- **Excess Benefits Transaction Tax Coverage:** sublimit of \$25,000 (MSP exclusive)
- **IRS Actions (defense only) Coverage:** sublimit of \$25,000 (MSP exclusive)

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TARGET CLASSES

Allied World has a robust appetite for many types of Miscellaneous Medical Facilities, including (but not limited to):

- Home Health/Hospice
- Medical Staffing
- Ambulatory Surgery Centers
- Blood/Tissue Banks
- Counseling/Behavioral Care Centers
- Pharmacies
- Imaging/Radiation Centers
- Laboratories, including organ/tissue banks, pathology labs, blood/plasma banks
- Medical Transport
- Outpatient Rehabilitation
- Treatment Centers
- Urgent Care Facilities

ADDING VALUE THROUGH RISK MANAGEMENT

We offer access to risk management programs that focus on loss prevention, expert guidance and rapid response, at no additional charge. In addition to access to expert medical risk consultants, policyholders who purchase the Privacy and Management Liability package components also benefit from a number of valuable resources and support.

ASSISTANCE NAVIGATING TODAY'S REGULATORY LANDSCAPE

Healthcare organizations are seeing dramatic increases in Recovery Audit Contractor (RAC) activity, as well as other forms of regulatory oversight. Knowing what to do and how to properly handle these issues may be time consuming, administratively burdensome, and costly. In addition, fines and penalties levied by governmental agencies may also significantly impact an organization.

Allied World has worked with the following service providers to offer discounted rates exclusively to Manchester Specialty clients to help address the challenges of keeping up to date with regulatory requirements.

Greenberg Traurig, LLP

Greenberg Traurig's Healthcare Practice provides strategic legal counsel to many organizations along the healthcare supply chain, helping them respond proactively to the rapidly changing marketplace. Our interdisciplinary team brings together experienced attorneys from across the firm, including several who have served as in-house counsel for healthcare companies. Our experience as members of organizations firmly planted within the health care network, coupled with the firm's broad capabilities in related disciplines – including corporate, finance, tax, antitrust, ERISA, litigation, restructuring, intellectual property, fraud and abuse (Stark and Antikickback Act), health information privacy and security, credentialing, and biotechnology – make Greenberg Traurig well positioned to advise our clients on virtually all facets of the industry.

MRO CORP Disclosure Management & HIE Solutions

A leading provider of disclosure management solutions, MRO partners with healthcare organizations to solve the challenge of protected health information (PHI) disclosure. Implementing MRO's suite of services and technology can help hospitals mitigate the risk associated with improper disclosure of PHI. These offerings can be deployed as a common tracking platform across the healthcare entity, including HIM, radiology, the business office, outpatient clinics and numerous other departments.

FLEXIBLE PAYMENT OPTION

Manchester Specialty Programs offers flexible payment options through Allied World whereby policyholders can pay two separate premium installments during the policy year.

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Rated "A (Excellent)" by A.M. Best Company

Rated "A (Strong)" by Standard & Poor's

Rated "A2" by Moody's



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