



MANCHESTER
SPECIALTY PROGRAMS
INSURANCE



Management Liability Insurance Coverage for Home Care, Hospice & Medical Staffing Firms

Our program gives you the flexibility to select the coverage your organization needs most from a portfolio of protection including:

- **Directors' and Officers' (D&O) Liability Insurance**
- **Employment Practices Liability (EPL) Insurance**
- **Regulatory Audit Coverage (including RAC and ZPIC audits)**
- **Crime Insurance**
- **Fiduciary Liability Insurance**

COVERAGE FEATURES:

- The Employment Practices Liability Loss Prevention Program, a state-of-the-art online resource containing educational programs, human resources policies and guidelines.
- Educational loss prevention booklets on reducing exposure to directors and officers liability, employment practices liability, fiduciary liability, workplace crime, and more.
- If the risk qualifies, coverage can be provided for allegations of Medicare/Medicaid health care fraud and abuse, including Recovery Audit Contractor (RAC) and ZPIC audits.
- If the risk qualifies, definition of "regulatory claim" can include coverage for a search warrant, subpoena, notice of investigation, or contact letter including but not limited to any health care fraud and abuse claim, including a RAC audit notice or letter.
- Consulting Reimbursement – 100% reimbursement expenses for D&O and EPL consulting costs to improve your business (up to \$2,500 or 10% of annual premium each year).
- All Management Liability coverage is written in our program with an "A++ XV" highly rated insurance carrier.

You or your local insurance broker can contact **Bill Thompson** at
1-802-472-1500 ext 101 or e-mail wthompson@manchesterspecialty.com.

www.manchesterspecialty.com



1000 Elm Street | Suite 1900 | Manchester, NH 03101 | toll free 855-972-9399