



VICTOR O.  
SCHINNERER  
& COMPANY, INC.

# HOSPITALS & HEALTHCARE ORGANIZATIONS

**Our management liability suite** of products includes crime insurance, cyber liability\*, directors & officers liability, employment practices liability, fiduciary liability and kidnap & ransom. These coverages are available to the following classes of healthcare organizations:

- Assisted living facilities
- Clinics
- Community health centers
- Dental practices
- Emergency medicine groups
- Healthcare consultants
- Healthcare foundations
- Hospice and home healthcare organizations
- Hospitals
- Independent practice associations (IPAs)
- Managed care organizations (HMOs, PPOs)
- Nursing homes
- Pharmacy benefit management companies
- Physician groups
- Psychiatric facilities
- Rehabilitation facilities
- Surgery centers

**Our errors and omissions coverage** is available to managed care organizations and healthcare consultants that engage in the following services:

- Advertising, marketing or selling health care plans or services
- Application or enrollment processing for enrollees of health care plans
- Billing, coding and reimbursement
- Billing and submitting health care claims
- Case management
- Compliance consulting
- Credentialing or peer review of health care providers
- Disease management
- Drafting practice guidelines
- Expert witness testimony services
- Handling enrollees' health care benefit claims
- Independent medical file review
- Network development, physician contracting or managed care contracting
- Pay for performance program design and/or implementation
- Quality assurance or clinical improvement consulting

\*Cyber liability is not available to medical research facilities, large academic medical centers or managed care organizations

## ABOUT OUR PROGRAM

**Limits:** Up to \$25 million

**Availability:** In all states

**Coverage:** Management liability on an E&S basis; E&O on an admitted basis\*, both with A rated carriers.

- 5% risk management credit for qualified management liability insureds.\*\*
- Access for non-appointed brokers.
- Over 25 years combined healthcare underwriting experience.

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*\*Non-admitted in some states*

*\*\*Only applies to D&O/EPL coverages*

APPETITE GUIDE