

Directors & Officers Liability

Program Highlights

Contact:	Debra Clark Debra.L.Clark@Schinnerer.com (301) 951-5438
Limits:	up to \$25 Million
Minimum Premium:	\$3,500
Minimum Deductible:	\$2,500
Availability:	In all states and the District of Columbia
Target Risks:	<ul style="list-style-type: none">• Assisted Living Facilities• Clinics• Community Health Centers• Credential Verification Organizations• Dental Practices• Emergency Medicine Groups• Health Maintenance Organizations• Healthcare Foundations• Hospice Organizations• Hospitals• Laboratories• Non-profit Healthcare• Nursing Homes• Pharmacy Benefit Management• Physician Groups• Preferred Provider Organizations• Psychiatric Facilities• Rehabilitation Facilities• Surgical Centers• Veterinary Clinics
Policy Features:	<ul style="list-style-type: none">• Insured Persons include directors, officers, trustees, peer review committee members, staff, faculty, in-house counsel, employees (including volunteers) and independent contractors• Claims include not only written demands for monetary damages but also civil, administrative and regulatory proceedings• Defense coverage for certain claims brought under the following:<ul style="list-style-type: none">○ Health Insurance Portability and Accountability Act (HIPAA)○ Internal Revenue Code (IRC)○ Emergency Medical Treatment and Active Labor Act (EMTALA)○ Excess Benefit Transaction• Coverage for mental anguish and emotional distress damages associated with certain claims for provider selection practices• Antitrust coverage available for those who qualify• Optional coverage for entity• Claims-made coverage

Please note: Actual coverage is subject to policy language as issued.

Why You Need This Coverage:

Every organization is a potential target for litigation by employees, bondholders, attorneys general, providers, customers, vendors, creditors, competitors and regulatory agencies

Program Benefits:

- One flexible package for healthcare organizations
- One simplified application for all coverage sections
- Worldwide coverage
- State-of-the art risk management services
- Superior claims handling
- Extended reporting period (bilateral discovery) is available even if the insured cancels or they are non-renewed
- Domestic partner and spousal liability coverage
- Unmatched portfolio protection and customization