

Hospitals & Healthcare Organizations

Program Highlights

Contact: Debra Clark
Debra.L.Clark@Schinnerer.com
(301) 951-5438

Why You Need This Coverage:

Every organization is a potential target for litigation by employees, bondholders, attorneys general, providers, patients, 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
- Unmatched portfolio protection and customization

Coverage

Directors & Officers Liability

Employment Practices Liability

Outside Directorship Liability

Fiduciary Liability

Crime Insurance

Kidnap, Ransom, Extortion Coverage (with Child Abduction Extension option)

Limits: up to \$25 Million

Availability: In all states and the District of Columbia

Target Risks:

- 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

Policyholders have access to valuable loss prevention information that is designed to fit their specific risk needs. These are highly flexible since the needs of healthcare organizations can vary significantly. Many of these value added services are available at no additional cost. Here are a few that are included:

- **EPL Loss Prevention Website:**
For information about the program and to access services.
- **Online Training, Employment Law, Policies and Procedures:**
A web-based platform of multiple services
- **Loss Prevention Consultant Services:**
A network of more than 120 law firms, human resources firms and others that offer specialized services for employment issues is available to policyholders.
- **Toll-free Hot Line:**
Policyholders can call a proprietary number to ask questions about how to handle employment situations at no additional charge