

# Directors & Officers Liability

## Program Highlights

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**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

**Policy Features:**

- 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:
  - 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