

# PREMIER HOSPITAL PROFESSIONAL LIABILITY PROGRAM

As a Premier alliance member, you may qualify for a unique hospital professional liability program that brings together the expertise of Premier Insurance and Coverys.\*

The program is designed to help hospitals reduce costs, mitigate risk, and improve patient safety. Benefits include an exclusive Premier Coverage Endorsement and potential profit-sharing opportunity, enhanced risk management services, education, and more.

## Premier Coverage Endorsement

- \$100,000 per Event/\$300,000 Aggregate/\$5,000 per Event Retention
- Patient Evacuation
- Disinfection Expense
- Public Relations
- Spoilage: \$25,000
- Bailee Expense
- Crisis Management
- Extra Expense: \$25,000
- Security Staffing: \$10,000/30 Days

## Profit Sharing/Retrospective Program

- Two-year commitment for eligibility.
- Must have a combined loss ratio of 50% or better for all policies written during the program year.
- 3% of all NET premium is eligible for return (includes primary, umbrella, and excess premiums) and paid annually.

## Risk Management Services, Education, & Resources

- Dedicated Risk Consultant – A Coverys risk consultant will meet with the hospital's risk management team within 60 days after insurance coverage is bound.
- Tailored Risk Management Programs – Based on the hospital's identified risks and needs.
- Risk Management Development Programs – Access to a suite of CME/CE-eligible programs that include a hospital based program, ambulatory program, and infection prevention program.
- Clinician Education – CME/CE courses and educational webinars provided through Med-IQ®, a Coverys company.
- Risk Resources – Access to the Coverys Customer Portal for risk management publications (e.g., RisKeys, Risk Alerts, Risk Management Briefs) and sample tools, templates, and resources.

## Early Intervention Program to Address Adverse Events

Coverys' REACT (**R**espond **E**ffectively **A**nd **C**ommunicate **T**imely) program is designed to address the needs of healthcare providers and their patients after an adverse event has taken place. Healthcare providers receive consultation to assist with the disclosure and apology process and their patients may be eligible for reimbursement for loss of time and out of pocket expenses not covered by health insurance coverage or other applicable plans. (This program is not available in all states.)

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**For more information**, please contact Ann Wozny, Vice President, Business Development, Premier Insurance at:

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