

# HEALTHCARE MANAGEMENT LIABILITY INSURANCE

## EXCLUSIVE TO PREMIER ALLIANCE MEMBERS

In the complex and demanding healthcare environment, managing risks for those at the helm is not just prudent—it's essential. Premier Insurance, in partnership with CapSpecialty, offers a Healthcare Management Liability insurance program crafted exclusively for Premier alliance members. This coverage is designed to address the unique challenges faced by decision-makers within hospitals and health systems, providing peace of mind with comprehensive protection.

### ▶ Our D&O insurance offers robust coverage with thoughtful features:

- **Side-A Claims Advantage:** Exclusions such as those for Spam/TCPA, Professional Services and System Breach do not apply.
- **Executive Protection:** "For" preamble (versus broad-form) applies to Claims against Executives for purposes of Bodily Injury/Personal Injury and Medical Services Exclusions.
- **Entity vs. Person Distinction:** Certain exclusions are tailored to protect individual Insured Persons from the liabilities of the Insured Entity.
- **Inclusive Provider Selection:** Provider Selection carvebacks to various exclusions, including Discrimination and Harassment. Also Provider Selection carveback to Bodily Injury/Personal Injury Exclusion for mental anguish and emotional distress.
- **Employed Lawyers Coverage:** Specialized protection for in-house legal staff.
- **Fully non-rescindable Directors & Officers Liability Coverage Section.**
- **Comprehensive Wrongful Act Definition:** Includes Antitrust and Regulatory Violations.
- **Extended Loss Definitions:** Coverage for punitive damages and specified penalties, where lawful.

### ▶ Employment Practices Liability is a cornerstone of our offering:

- **Broad Wrongful Act Definition:** including Wage & Hour Violations and career opportunity deprivations.
- **Third-Party Coverage:** Protection against harassment and discrimination claims from non-employees.
- **Specialized Claim Expense Coverage:** Specific to the Immigration Reform and Control Act of 1986.
- **Employment Privacy Sublimit:** For failures in protecting confidential employment information.

- ▶ **Our Fiduciary Liability coverage secures the interests of those managing employee benefits:**
  - **Versatile Sponsored Plan Inclusion:** Extends to both ERISA and non-ERISA plans.
  - **Flexible Plan Scheduling:** Ability to cover various employee stock ownership plans.
  - **Administration Error Coverage:** For administrative mistakes in managing Sponsored Plans.
  - **Penalty Coverage:** Includes fines for ERISA, IRC, HIPAA and PPACA violations.
- ▶ **Features that span across all coverage areas:**
  - **Duty-to-Defend:** Policy form with optional Reimbursement/Indemnity (non-Duty-to-Defend) endorsement.
  - **Flexible SIR Options:** Tailored self-insured retentions with internal settlement authority.
  - **Global Protection:** Policies covering wrongful acts committed worldwide.
  - **Extended Employee Definition:** Includes key committee members and advisory board members.
  - **Generous Reporting Period:** Claims reporting extended to 90 days post-policy term.
  - **Dedicated Claims Management:** Single point of contact for claims handling, reporting and questions.

Take the next step in safeguarding your leadership and organization.  
Let's discuss a tailored solution for your institution's needs.

**Ann R. Wozny, AAI, Vice President, Business Development**

**Mobile: 402.578.3040 | Office: 704.816.4380**

**CA License #0A24678 | Premier Insurance Management Services, Inc.**

*CapSpecialty® is the branding name for the Property, Casualty, and Specialty operations of CapSpecialty, Inc. and its subsidiaries. Products and services are written or provided by subsidiaries or affiliates of CapSpecialty, Inc. The purpose of this material is for insurance marketing purposes only and not a solicitation of insurance. The coverages described herein are included for the sole purpose of providing a general reference tool concerning the nature and type of the coverages that may be available. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products may be provided by a surplus lines carrier. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. ©2024 CapSpecialty, Inc. All rights reserved.*

