

WGA

ALLIED HEALTHCARE

COVERAGE PROVIDED BY AN A RATED (EXCELLENT) BY A.M. BEST INSURANCE COMPANY

PROTECTING THE BUSINESSES OF HEALTH AND WELLNESS PROFESSIONALS

IN THE CONSTANTLY EVOLVING FIELD OF HEALTHCARE, WE PROVIDE COVERAGE THAT'S FIT FOR PURPOSE AND DESIGNED IN A CLEAR, EASILY UNDERSTOOD MANNER

IS PROGRAM COVERS

BODILY INJURY AND FINANCIAL DAMAGE
RESULTING FROM ERRORS AND OMISSIONS OF
ALLIED HEALTH CARE PROFESSIONALS

TAILORED COVERAGE FOR SPECIFIC RISKS IN
INDUSTRIES LIKE HOME HEALTH CARE
COUNSELORS SPAS MEDICAL IMAGING
PHARMACIES AND PHYSICAL THERAPY

CAN BE PACKAGED INTO GENERAL LIABILITY
CYBER CRIME TECHNOLOGY AND IN
SOME CASES BUSINESS PERSONAL PROPERTY

REAL TIME RISKS AND QUESTIONS ANSWERED
TROUGH SPECIALIZED HEALTH CARE RISK
MANAGEMENT SUPPORT PROVIDED BY
MEMBERSHIP FOR MANY CLASSES OF BUSINESS

COVERAGE BENEFITS

UNLIMITED CAPACITY ON A PRIMARY OR EXCESS BASIS
CLAIMS-MADE AND REPORTED TRIGGER WITH AUTOMATIC 60-DAY
REPORTING ALLOWANCE, OCCURRENCE TRIGGER ALSO AVAILABLE
REPORTED INCIDENT TRIGGER OF COVERAGE IN LIEU OF CLAIM/DEMAND
TRIGGER
SEXUAL ABUSE AND MISCONDUCT DEFENSE AND INDEMNITY COVERAGE
AVAILABLE TO FULL LIMIT
HIPAA LIABILITY SUBLIMIT
DEFENSE OF LICENSING PROCEEDINGS AND SUBPOENA ASSISTANCE
LIMITS
PHYSICIAN MEDICAL DIRECTORS, STUDENTS, VOLUNTEERS, AND
INDEPENDENT CONTRACTORS INCLUDED AS INSURED
ABILITY TO INCLUDE PHYSICIANS FOR DIRECT PATIENT CARE ON CERTAIN
CLASSES
PUNITIVE DAMAGES SPECIFICALLY INCLUDED UP TO FULL LIMITS AS
PERMITTED BY LAW
BILATERAL EXTENDED REPORTING PERIOD 12/24 /36 MONTHS FOR
75%/150%/225%
INCLUDED BY ENDORSEMENT FOR MOST RISKS:
DEFENSE COSTS OUTSIDE OF LIMITS AND FIRST DOLLAR DEFENSE
SUBLIMIT FOR NETWORK SECURITY (NON-HIPAA BREACH)
CRISIS MANAGEMENT SUBLIMIT

THIRD PARTIES' PROPERTY

AN EMPLOYEE OF A PROPERTY MANAGEMENT
COMPANY USED A MASTER KEY TO ENTER A
TENANT'S APARTMENT AND STOLE \$30,000
WORTH OF JEWELRY AND ELECTRONICS. A
TRADITIONAL POLICY WOULD ONLY COVER THE
CLIENT'S PROPERTY, BUT HISCOX C-SUITE
COVERED THE TENANT'S LOSS.

TECH FRAUD: CYBER DECEPTION

A FRAUDSTER HACKED INTO THE INSURED'S
EMAIL SYSTEM AND SENT AN EMAIL FROM THE
OWNER'S ACCOUNT WHILE THE OWNER WAS
OUT OF THE COUNTRY ON BUSINESS. THE
EMAIL CONVINCED A BOOKKEEPER TO
TRANSFER \$75,000 TO AN OFFSHORE
ACCOUNT.

EXECUTIVE'S PROPERTY

THE EXECUTIVE ASSISTANT TO THE OWNER
OF A DENTIST'S OFFICE WROTE CHECKS AND
TRANSFERRED FUNDS OUT OF THE OWNER'S
PERSONAL ACCOUNTS TO BUY A CAR AND PAY
HIS OWN CREDIT CARD BILLS. THE LOSS
AMOUNTED TO \$220,000.

CONTACT US FOR FAST, COMPETITIVE QUOTES

WGA - WALTER GENERAL AGENCY

CALL OR EMAIL THE BELOW UNDERWRITERS FOR QUESTIONS

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