



TRAVELERS 

Wrap+[®] for Health Care Organizations

PRIVATE AND NONPROFIT LIABILITY

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Travelers – a company with staying power

Our insistence on quality over the long term has made Travelers one of the most respected companies in the United States. We are known for offering superior products, as well as for our:

- Stability, beginning with our formation in 1853
- Status as the second-largest commercial property casualty insurer in the United States
- Ranking on the Fortune 100 list of the largest U.S. companies
- Strong claims-paying reputation, demonstrated through consistently high ratings from independent rating services



Management Liability Coverage

When looking for management liability insurance for your health care organization, you want coverage that can meet your current needs and respond to your organization's changing operations and exposures. Travelers Wrap+ for Health Care Organizations is the prescription for your management liability needs. Offering tailored Directors and Officers Liability and Employment Practices Liability, Travelers Wrap+ is responsive to the evolving needs your health care organization may face.

Flexible limit options:

- Individual limit of liability for each coverage
- Option for a shared aggregate limit of liability
- Option for Annual Reinstatement of limit of liability

Additional defense coverage:

- Option to select an additional defense limit of liability
- Responds first to preserve the base limit of liability

Defense option:

- Option to select duty to defend or reimbursement coverage at policy inception

Duties in the event of a claim:

- Triggered upon receipt of written notice of a claim by an executive officer
- Reporting to the company "as soon as practicable" after an executive officer first becomes aware of a claim

Non-cancelable by insurer:

- Except for non-payment of premium

Directors, Officers and Trustees Liability

Coverage for:

- Peer review and credentialing (including certain personal injury offenses)
- Antitrust claims (lower limits may apply)

Optional coverage available (at reduced limits) for:

- Health Insurance Portability and Accountability Act (HIPAA)
- Emergency Medical Treatment and Active Labor Act (EMTALA)
- Excess benefit transaction tax
- Internal Revenue Code violation coverage

Broad definition of insured person

Broad definition of claim

Broad definition of subsidiary

Defense expenses covered:

- For allegations of intentionally dishonest or fraudulent acts or omissions, until proven by final adjudication
- For allegations of committing any willful violation of any statute, rule or law, until proven by judgment or other final adjudication

Amend settlement provision:

- Provides named insured with coverage for 70 percent of loss in excess of a settlement offer rejected by named insured

Targeted health care classes:

- Hospital/health systems
- Clinics/physician groups
- Ambulatory surgery centers
- Hospice/home health care
- Blood/organ collection center
- Assisted living facility/CCRC
- Behavioral and mental health
- Laboratory facilities
- Rehabilitation/dependency facilities
- Skilled nursing facility/retirement home

Employment Practices Liability

Broad definition of employment claim includes:

- Written demand for monetary or nonmonetary relief
- Civil proceeding
- Formal administrative or regulatory proceeding
- Arbitration, mediation or similar alternative dispute resolution proceeding
- Written request to toll or waive the statute of limitations relating to a potential civil or administrative proceeding

Broad definition of wrongful employment practice

Optional coverage for third party wrongful acts:

- Coverage for Claims for discrimination or sexual harassment

No exclusion regarding:

- Sexual harassment by health care staff
- Intentional dishonest or fraudulent acts or willful violations of law
- Office of Federal Contract compliance programs

Carveback for Claims Alleging Retaliation:

- In connection with nuclear radiation, pollution, COBRA, ERISA, wage and hour Laws, Social Security, unemployment insurance, workers compensation and disability insurance

Risk Management PLUS+ Online[®] for Employment Practices Liability and Directors, Officers and Trustees Liability

Risk Management Plus+ Online[®] is the next generation of risk management services for Travelers Wrap+. It is your one-stop resource providing you with a comprehensive set of risk management tools that will help protect your organization from unintended exposures and costly litigation at no additional cost.

Delivered via a dynamic web-based platform, you can be assured of the most up-to-date materials needed to address all your management liability exposures.

Employment practices liability

- Sexual harassment prevention training
- Web-based training
- Training bulletins
- Searchable databases
- Access to employment attorneys
- Sample employment policies and forms
- Employment practices checklist

Directors & Officers (D&O) liability

- Articles and white papers
- D&O library
- Web-based ethics training

With tailored liability insurance through Travelers Wrap+ for Health Care Organizations, you can gain confidence and peace of mind that you have the support you need if a potentially damaging lawsuit threatens to put your organization in a tailspin.

Travelers Wrap+[®] CyberRisk coverage includes 10 insuring agreements

Liability insuring agreements cover costs associated with the liability of a claim or suit related to a breach and includes:

NETWORK AND INFORMATION SECURITY LIABILITY

Coverage for claims arising from unauthorized access to data, failure to provide notification of a data breach where required by law, transmission of computer virus or failure to provide authorized users with access to the company website.

COMMUNICATIONS AND MEDIA LIABILITY

Coverage for claims arising from copyright infringement, plagiarism, defamation, libel and slander in electronic content.

REGULATORY DEFENSE EXPENSES

Coverage for governmental claims made as a result of network and information security liability or communications and media liability.

First-party insuring agreements cover such things as the material costs of a breach, including forensic analysis, fees to determine the nature and extent of the breach, as well as costs associated with the notification of individuals who have been breached, which is legally mandated in 47 states and include:

CRISIS MANAGEMENT EVENT EXPENSES

Coverage for public relations services to mitigate negative publicity.

SECURITY BREACH REMEDIATION AND NOTIFICATION EXPENSES

Coverage for costs associated with notification of individuals breached, credit monitoring, fraud expense reimbursement and the operation of a call center. Optional per person notification available.

COMPUTER PROGRAM AND ELECTRONIC DATA RESTORATION EXPENSES

Coverage for expenses to restore data lost from system damage due to computer virus or unauthorized access.

COMPUTER FRAUD

Coverage for loss of money, securities or other property due to unauthorized system access.

FUNDS TRANSFER FRAUD

Coverage for loss of money or securities due to fraudulent transfer instructions to a financial institution.

E-COMMERCE EXTORTION

Coverage for money paid as a result of threats made to fraudulently transfer funds, destroy data, introduce a virus, attack a system or disclose electronic customer information.

BUSINESS INTERRUPTION AND EXPENSES

Coverage for loss of income and expenses to restore operations as a result of a computer system disruption caused by a virus or unauthorized computer attack.



Additional products for health care organizations

The full Wrap+ product suite is also available through your local Travelers field office, providing your organization with access to coverages including fiduciary liability, crime, kidnap and ransom and identity fraud expense reimbursement coverage, all through a single modular policy.

Travelers Claim Services

- Travelers highly experienced claim managers handle claims with a unique blend of skill, tenacity, compassion and common sense.
- They are health care industry experts and understand the unique losses and exposures health care organizations may face.
- Travelers claim professionals are centralized to deliver prompt and knowledgeable service to reduce the time and costs associated with resolving complicated claims.

Travelers Wrap+: Responsive to the evolving needs your health care organization may face.





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