

# A Complete Insurance Solution for Your Healthcare Practice



SMALL BUSINESS

## A single source to insure your people, your property and your practice.

Your practice isn't the same as the one next door, so why should your insurance coverage be? Broad coverage and multiple options allow you to customize an insurance solution package for your unique healthcare business needs.

## Specialized coverages for your practice that address your insurance needs.

CNA offers broad and relevant insurance products with a wide range of coverages, limits and deductible options that go well beyond industry standards.

CNA provides the products you need to meet the risks you face every day.

- Medical Professional or Medical Product Liability
- Office property
- Crime, including Employee Dishonesty and Identity Theft
- Equipment Breakdown
- Slip and fall risks, and other General Liability exposures
- Computers, software and data such as a loss of a laptop or PDA
- Workers' Compensation
- Commercial Automobile
- Commercial Umbrella

## Healthcare Professional Liability Insurance from CNA HealthPro

Our dedicated underwriting team works with your agent or broker to provide an insurance solution that reflects your unique exposures. In addition, our experienced claim professionals understand the complex legal issues you face. You also will benefit from risk control services delivered by a staff with extensive and specialized knowledge of the healthcare industry.

## Professional coverage enhancements at no additional charge to qualified insureds

- Patient Property Endorsement – \$5,000 limit
- HIPAA Proceedings Endorsement – \$10,000 limit
- Emergency Evacuation Endorsement – \$25,000 limit
- Media Expenses Endorsement – \$25,000 limit
- Disciplinary Proceedings Endorsement – \$10,000 limit

## Allied Healthcare Facilities

CNA can structure insurance programs for the allied healthcare facilities market to provide a broad spectrum of coverages for various aspects of each customer's business facilities.

### Eligible Facilities Include:

- Ambulatory Surgery Centers
- Cancer Treatment Centers
- Cardiac Catheterization Labs
- Community Health Centers
- Dialysis Centers
- Endoscopy Centers
- Imaging Services
- Laboratories
- Lithotripsy Centers
- Mental Health Services, Outpatient Counseling
- Pharmacies
- Rehabilitation Centers
- Retail Clinics
- Sleep Centers
- Student Health Centers
- Substance Abuse Centers
- Urgent Care Centers
- Weight Loss Centers

## Advanced Medical Technology

CNA Connect® for Advanced Medical Technology companies addresses exposures through two custom suites of coverage — Bronze Choice Endorsement and Gold Choice Endorsement. If your company engages in clinical trials and production, CNA HealthPro stands ready to underwrite your clinical trial and product liability exposure.

### Eligible Operations Include:

- Biomedical Research and Development Firms
- Biotechnology Firms
- Contract Research Organizations
- Medical Device Manufacturers
- Specialty Pharmaceutical Companies

## Key Coverages Available on CNA Connect® for Advanced Medical Technology companies:

- Bio-contamination
- Business Income – Amended Definition
- Laboratory Animals
- Radioactive Contamination
- Spoilage
- Valuable Papers and Records, including Research and Development Restoration

**As a market-leading business owner's policy, CNA Connect® base coverages provide protection critical to the healthcare industry, including:**

**Business Personal Property** — The Business Personal Property (BPP) limit at the described premises also applies to BPP in transit and off premises (up to 60 consecutive days at a temporary location). Many competitors include a small sub-limit for BPP in transit or fewer days for BPP at temporary locations.

**Business Income and Extra Expense** — Coverage is automatically included on a 12 months Actual Loss Sustained basis, with options to increase up to 24 months, with no specific waiting period or payroll limitation.

**Computers, Software and Data (EDP)** — Coverage included at \$50,000 for on premises EDP. This is in addition to the Business Personal Property limit. We also include worldwide coverage for off premises computers, including laptops and PDAs, at a \$25,000 limit.

**Liability Coverage** — Aggregate limits per location for Premises Liability are automatically included in the base form. General Liability limits up to \$2,000,000/\$4,000,000 available.

**Employment Practices/Fiduciary Liability** — Coverage provided for claims alleging discrimination, harassment, wrongful termination and other employment-related practices. \$10,000 limit included, with options up to \$500,000 available.

### Optional Coverages Available:

**Business Income for Interruption of Practice** — If you're forced to close your practice for just a few days, you'll most likely work overtime to reschedule all of your appointments. Most policies call this a delay of income, not a loss, and pay nothing. Business Income for Interruption of Practice, is available with limits up to \$10,000 per day as well as being included in our Healthcare Choice Endorsement at \$1,000 per day for 15 days, without a reduction for rescheduled patients.

**Equipment Breakdown** — Can you afford \$15,000 – \$40,000 or more to replace an x-ray machine or traction table damaged by electrical arcing? At CNA, we understand you own equipment that is dependent upon electricity and have exposures not covered by the typical property coverage form, such as loss or damage as a result of electrical spikes, surges or arcing.

**Reimbursement of Legal Expenses Coverage for Disposal of Medical Waste** — With today's strict regulations governing disposal of medical waste, practices may face allegations or violations. CNA Connect® can provide \$50,000 reimbursement of your defense costs as a defendant in one of these suits.

**Reimbursement of Legal Expenses Coverage for Court or Review Boards** — No one wants to be the subject of disciplinary action, but CNA Connect® can ease the burden of this process by providing options from \$5,000 up to \$75,000 reimbursement of your expenses, including attorneys and expert witnesses.

**CNA Connect® Healthcare Choice Endorsement** — Allows you to easily customize your insurance to your business needs by combining the most common healthcare options under one endorsement including:

- **Black Bag** — Provides \$25,000 limit of coverage for direct physical loss to medical property, including mysterious disappearance, away from the described premises listed in the declarations.
- **Spoilage** — \$50,000 limit provides coverage for the direct physical loss of or damage to perishable stock, including medicines, caused by or resulting from a covered cause of loss.
- **Utility Services** — Time Element — Includes a \$25,000 limit to reimburse you for your lost income during an interruption of electrical or water supply services, including overhead transmission lines.

**For more information on CNA's suite of insurance solutions for the healthcare industry, please contact your local CNA agent or visit [www.cna.com](http://www.cna.com).**

