

## Insurance Solutions for Allied Healthcare Facilities



SMALL BUSINESS

### Expertise, Flexibility and Sophistication

With more than 50 years of experience in the healthcare industry, CNA is a trusted leader and one of the top five underwriters of healthcare insurance products and services for a wide spectrum of organizations. We offer extensive industry knowledge, valuable insight and core coverages that we can tailor to meet the unique needs of allied healthcare facilities.

### What is an Allied Healthcare Facility?

An allied healthcare facility is an outpatient facility that provides medical, clinical or mental health services to patients. These facilities offer:

- A broad array of services
- Convenience to consumers
- Cost advantages
- Ease of access
- Acceptance and reimbursement by third-party healthcare payors
- Comparable quality and patient safety result

### CNA can customize its products to meet the insurance needs of the following allied healthcare facilities:

- Ambulatory Surgery Centers
- Cancer Treatment
- 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

### A Complete Solution for Allied Healthcare Facilities

CNA Connect® and HealthPro's Healthcare professional liability offer the following coverages:

- Professional 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

### Healthcare Professional Liability 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

### CNA Connect® Base Coverages Available for Allied Healthcare Facilities:

**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 month 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:*

**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.

**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.

When you want an experienced carrier dedicated to the health of allied healthcare facilities ... **we can show you more.®**

For more information contact your local CNA agent or visit [www.cna.com](http://www.cna.com).

