

Hanover Allied Healthcare Advantage

Allied healthcare coverage scenarios

Durable medical equipment businesses, home healthcare organizations, orthotics and prosthetics providers/suppliers and pharmacies face all types of unique risks and exposure to loss. One accident, mishap or unhappy client could impact a business's bottom line and reputation. Hanover Allied Healthcare Advantage offers industry-specific coverage designed to address the diverse needs of a wide range of businesses and protect against the unexpected. These scenarios help to show you how.

RISK EXPOSURE	KEY QUESTION	THE HANOVER SOLUTION
Damage to client property	What would happen if a client's personal property is damaged while it's in the care of an employee who is providing home healthcare services?	Our extended property damage for home healthcare coverage provides up to \$25,000 per occurrence/\$50,000 per policy period for property damage to client personal property owned by either someone receiving the home healthcare services or a member of their family while the property is in the care, custody or control of the home healthcare provider.
Reputational risk	What would happen if a business has to hire a third-party consultant to manage public relations after an incident?	When faced with an unfortunate event, crisis or investigation, our public relations expense coverage will provide reimbursement for up to \$10,000 of reasonable public relations expenses resulting from an emergency incident.
Employee theft of client property	What would happen if a dishonest employee stole money from a client while in their home to install a medical device?	Our theft of client property coverage will provide up to \$25,000 per occurrence/\$50,000 per policy period for loss of or damage to a client's money, securities or other property resulting from theft by an employee. This coverage is provided as part of our healthcare-specific commercial general liability enhancement endorsement. Most insurance policies do not provide coverage for this type of claim.
Audits and investigations	What would happen if a business incurs unexpected legal fees for administrative hearings as a result of an investigation or allegations of professional misconduct—for example, a Medicare billing error prompting an investigation into perceived fraud?	Our administrative defense endorsement provides reimbursement for reasonable legal services charged by an attorney and other expenses incurred in the investigation and defense of an action brought against a business or its employees. One of the broadest endorsements in the industry, our coverage extends beyond state licensing authorities to include other third parties, like medical societies, hospital credentialing and quality control organizations under contract with the U.S. Department of Health and Human Services, Medicaid and Medicare.
Mishandling protected health information	What would happen if a patient filed a lawsuit after their protected health information was unintentionally exposed?	Our HIPAA regulatory defense coverage endorsement provides reimbursement for defense costs incurred as a result of discovery requests in connection with HIPAA-related legal proceedings.
Cyberattacks	How would a pharmacy be affected if its network was violated by a hacker and its clients' personally identifiable information was breached?	Our suite of cyber solutions offers protection from threats posed by cyberattacks and data breaches. Our data breach coverage helps protect businesses from the direct costs faced when a data breach occurs, such as notification, credit monitoring, cyber investigation and public relations expenses. Our cyber liability coverage offers protection for lawsuits that are brought against businesses by a third party as a result of a data breach, including privacy and security liability and cyber media liability.

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Professional liability	What would happen if a client files a lawsuit alleging that an employee failed to provide proper professional services?	<p>Our professional liability endorsement provides coverage for wrongful acts in providing or failing to provide miscellaneous medical professional services. These services include:</p> <ul style="list-style-type: none"> • The sale or rental of medical products and medical gas, including demonstrating, furnishing, installing, adjusting or providing instruction regarding medical or surgical equipment or appliances • Orthotic and prosthetic services, including design, manufacture, fabrication, supply and practice of orthotic or prosthetic services • Home healthcare, hospice, home infusion, physical therapy, occupational therapy, speech therapy or respiratory therapy services. Home healthcare services include the furnishing of food, beverages, medications or appliances in connection with such services. Home healthcare services also include providing assistance to a client with the activities of daily living. Hospice services include religious counseling services. • Pharmacy services allowed by the state, including consultations, prescriptions, health screenings and administration of immunizations. Pharmacy services include compounding drugs.
Case management services	What would happen if a client claimed that they were not provided proper case management services?	<p>Our case management services endorsement extends our protection to include coverage for liability arising from case management services, which consist of:</p> <ul style="list-style-type: none"> • Identifying high risk/high cost patients • Assessing opportunities to coordinate care • Developing treatment plans to improve quality and efficacy of care • Monitoring and evaluating the outcome of the treatment plans • Managing a patient’s total care to ensure optimal outcome
Abuse and molestation	What would happen if a client made allegations of sexual misconduct against an employee providing healthcare service?	<p>Many insurance carriers don’t specify their position on abuse coverage. The Hanover’s physical abuse, sexual misconduct or sexual molestation liability endorsement amends the general liability policy to cover the business and its employees for liability arising from a physical abuse, sexual misconduct or sexual molestation incident.</p>

Let’s connect

We understand the risks associated with medical equipment businesses and can help provide coverage solutions. Let’s start a conversation about your insurance program today.



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