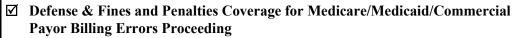
CYBERGUARD, RAC, ZPIC...

The average cost of defending against a regulatory proceeding is \$80,000 with fines and penalties reaching hundreds of thousands of dollars...*

Did you know...You <u>CAN</u> insure these risks?

The Solution:

e-MDTM/MEDEFENSETM Plus Policy



Includes allegations of billing violations from various sources <u>including commercial</u> <u>payers</u> and governmental contractors such as **Recovery Audit Contractors (RAC)**, **Zone Program Integrity Contractors (ZPIC)**, and Comprehensive Medicaid Integrity Plans (CMIP).

- ☑ Qui Tam Plaintiff (Federal False Claims Act, Whistleblower)
- **☑** Unintentional Billing Errors & Omission

Coverage includes unintentional acts made by providers or outside billing organizations.

☑ Unintentional Release of Medical or Financial Data

Includes HIPAA, Financial Services Act, Fair Credit Reporting Act, Etc.

- **☑** EMTALA Proceeding
- **☑** Stark Violations
- **☑** Breach of Computers or Network Security

Includes: Failure to prevent access; failure to prevent identity theft; inadvertent transmission of malicious code.

☑ Patient Notification/Credit Monitoring

Mandatory notification in most states.

☑ Network Asset Protection

All reasonable and necessary sums required to recover and/or replace data that is compromised, damaged, lost, erased or corrupted. Coverage also includes **business interruption** and extra expense coverage for income loss as a result of the total or partial interruption of the insured's computer system. Includes coverage for **Cyber Terrorism**.

☑ Cyber Extortion

Includes extortion expenses and extortion monies as a direct result of a credible cyber extortion threat.

- ☑ Regulatory Fines and Penalties
- **☑** Multimedia Coverage

Includes coverage for Copyright/Trademark Infringement/Libel, Slander, Advertising, Etc.

☑ Voluntary Self-Disclosure Allowed

*Data provided by NAS Insurance Services



Limits: \$1,000,000

No retro date unknown prior acts are covered.

Average Premium: \$5,000

(Subject to formal underwriting approval)

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