

Claim Services Guide

Health Care Directors, Officers and Trustees Liability Insurance

Health Care Directors, Officers and Trustees Liability Insurance protects duly elected or appointed directors, trustees, officers, employees, members of duly constituted committees or volunteers for Claims brought against them alleging wrongful acts while performing in their capacities in those respective positions. It also offers protection to the organization in the event of Claims asserted against it as an entity.

What is a claim?

If you think it is a claim it probably is.

A claim can come in several different forms. It could be a letter demanding monetary damages, an indictment, a lawsuit, or a formal civil administrative or regulatory proceeding against any insured person or organization. If you receive something in writing claiming that the insured organization or an insured person, in an official capacity, committed an act or breached a duty, it may constitute a claim.

How do I report a claim?

Immediately notify your agent or broker when a claim is made against you. You must also comply with any other specific claim reporting instructions set forth in your policy.

To notify Travelers directly, please contact:

Fax: 888.460.6622

Email: BFPClaims@travelers.com

Travelers Bond & Financial Products Claim
385 Washington Street, St. Paul, MN 55102

Please refer to your policy for your duties in the event of a claim.

Superior customer service

Travelers understands that life is full of uncertainty. Rest assured that whenever possible, our claim professionals are ready to help. When you call you can always expect to be assisted promptly and treated with the utmost respect, integrity, professionalism and skill.

Just call us at 1-800-842-8496.

What happens after I report a claim?

The life cycle of a claim varies depending on the nature of the claim. However, the claim process generally includes the following steps:

1. Acknowledgment

A letter will be sent to you and your broker to acknowledge Travelers' receipt of the claim notice. This acknowledges receipt of the matter and provides you with a claim number and the name and contact information of the claim professional assigned to the matter.

2. Information gathering and investigation

The claim professional will begin reviewing the matter. During this process you may receive communications requesting additional information in order to assist in the consideration of the claim.

3. Coverage determination

Travelers will send you a letter which outlines the coverage available under the policy. This letter should be viewed as an informative document setting forth the terms, conditions and exclusions contained within the policy that may apply to your claim. It may also explain why a matter does not fall within the coverage provided.

4. Resolution

The claim professional will work directly with you and your attorney to achieve a timely and efficient resolution of the claim.

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When should I report a claim?

You must comply with the policy's reporting requirements. In general, this means that it is best to report a matter that may be a claim in writing as soon as you become aware of it. If Travelers is providing excess coverage, the policy requires that you report the matter pursuant to the primary policy's and our policy's terms.

When in doubt, report the matter and let Travelers make the determination as to whether it is or is not a claim. The sooner Travelers is notified, the sooner we can become involved in the process and offer assistance to you. A delay in reporting may cause all or part of a claim to fall outside of the coverage provided.

Who will handle my claim?

Your claim will be handled by a Travelers Bond & Financial Products claim professional. Healthcare Directors and Officers claims are handled by dedicated claim professionals who specialize in the health care and managed care industries and the issues unique to those industries. We work directly with insureds, policyholders, legal counsel, agents and brokers and are committed to delivering world class service to all our customers.

Do I need to hire an attorney?

In most instances, a company facing a claim will need an attorney to handle the matter. Depending on your policy, Travelers may appoint an attorney for you, or, you may have the right to choose your own attorney, subject to Travelers' consent.

What is a "Duty to Defend" policy?

With a "Duty to Defend" policy, Travelers will appoint an attorney for you. Travelers has established relationships with experienced law firms and has negotiated favorable rate agreements to provide services to Travelers' insureds. If your policy does not contain a "Duty to Defend" provision, you have the right to select an attorney of your choosing, subject to Travelers' consent. The claim professional will work with you to ensure that your company has a qualified and experienced attorney handling the matter.

Does Travelers provide other services?

As a service to our customers, and as part of your policy, Travelers provides a comprehensive online service to assist you in proactively mitigating management liability exposures. The program includes updated and relevant legal briefings and articles. These are designed to keep you informed of important statutory, regulatory and legal changes.

Link to Risk Management PLUS+ Online® Web site at www.rmplusonline.com.

What other products are available from Travelers?

We provide specialty coverages to protect our insureds against exposures that may arise from benefit plans, employment practices, identity fraud, employee dishonesty or kidnap and ransom of employees.

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