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## Healthcare Directors and Officers Protection Plus+<sup>SM</sup> Program

### COVERAGE FEATURES OF THE FOR-PROFIT POLICY - DHP 1001

- Claims Made Policy
- Full Prior Acts Coverage
- Wrongful Employment Practices Coverage included
- Risk Management Plus+<sup>SM</sup> Online services provided at no additional charge
- Corporate Entity Coverage Extension- provided by endorsement
- EMTLA Fines/Penalties plus Defense subject to maximum cap of \$100,000 included
- Definition of Claim includes Injunctive Relief actions
- Punitive Damages Coverage option available (where insurable)
- Broad definition of Insured Persons: directors, officers, trustees, employees, volunteers, department head, staff, committee members, faculty, and residents plus spousal coverage for each insured person.
- Insured vs. Insured exclusion does not apply to Derivative Actions, Wrongful Employment or Peer Review Claims
- Automatic coverage for newly created subsidiaries
- Automatic coverage for newly acquired subsidiaries where the total assets of the acquire subsidiary equal no more than 15% of the total consolidated assets of the Insured Organization.
- Automatic 90 days of coverage for newly acquired subsidiaries where the acquired subsidiary is greater than 15% of the consolidated assets of the Insured Organization (subsequent ongoing coverage subject to acceptable underwriting).
- Automatic 90 days of coverage for newly acquired or created partnerships (subsequent ongoing coverage subject to acceptable underwriting).
- Bi-lateral Extended Reporting Provision
- Non-Profit 501c(3) Outside Directorship coverage extension
- Policy cannot be canceled by Travelers expect for non payment of premium
- Severability of all Exclusions
- Severability of Applications
- Insured Person includes contracted officers and administrator (Independent Management Organizations)
- Spousal Extension

Coverage features are stated in general terms a may be altered or amended by endorsement. See the actual policy for the specific coverage being provided.

(Revised 5/03)