

The Cincinnati Insurance Companies

Targeted Insurance Protection

## HEALTH CARE FACILITY PROGRAM

TARGET  
MARKETS<sup>SM</sup>

### Protecting your health care facility

You provide support and care for your residents and their families each and every day. Let your local agent and Cincinnati Insurance support you with an insurance program specific to your needs, freeing you to focus on providing that care.



Choose an  
insurance program  
from a financially  
strong company  
that offers more.



Everything Insurance Should Be<sup>®</sup>

## Selecting the right company

Your residents require care tailored to their individual needs. Similarly you deserve an insurance program specific to the needs of your facility, put together with the careful advice of your local independent agent and Cincinnati. You remain free to focus on providing a safe and comfortable environment for your clients, knowing that you have a superior insurance program from a company that offers:

- a management team specifically dedicated to keeping your Health Care Facility Program on the leading edge
- superior claims service provided by Cincinnati professionals who typically live in or near your community
- loss control services and programs, helping you reduce or avoid loss and plan ahead for a catastrophic event
- high financial strength rating from A.M. Best Co., reflecting our ability to pay claims and keep our promises. Please visit [cinfm.com](http://cinfm.com) and Financial Strength to see our latest ratings

## Insuring your organization

Your agent and Cincinnati Insurance understand that no two health care facilities are alike. That's why you receive our standard property and liability coverages along with Cincinnati's Health Care Facility Professional Liability Coverage. From there, you can purchase additional insurance to further customize your insurance program with a variety of options:

- *Health Care Commercial Property Endorsement* – Packages higher limits and additional property coverages needed by health care facilities to cover automated external defibrillators, emergency vacating expense, money and securities of residents, portable medical equipment, unscheduled appurtenant structures and loss-prevention expenses.

*Commercial General Liability Extended Endorsement* – Expands liability coverage to include increased limits and coverages. This endorsement automatically extends additional insured status when required for specified relationships:

- managers or lessors of a premises leased to the named insured
- any person or organization from which the named insured leases equipment
- vendors that distribute or sell the named insured's products
- state or political subdivisions that issue permits in connection with premises the named insured owns, rents or controls
- mortgagees, assignees or receivers

Additional insured status applies when the named insured is required in a written contract to name another party as an additional insured. When required in a written contract, the additional insured status applies on a primary, noncontributory basis.

- *Health Care Facility Commercial General Liability Endorsement* – Expands liability coverage to include your students in training and medical directors or administrators as insureds. It also extends medical payments to students in training and medical directors or administrators who are your employees.
- *Health Care Facility Professional Liability Coverage* – Provides coverage that gives you peace of mind as you care for your residents:
  - coverage on an occurrence or claims-made basis
  - coverage for your medical directors and volunteer workers, giving you the protection you need
  - recovery of your lost income, up to \$250 per day, and reasonable expenses when you assist with investigating or defending a claim at our request
  - defense costs provided in addition to the limits of insurance
  - no deductible



## Rounding out your protection

A professional umbrella policy protects the business assets of your facility from large settlements or judgments arising from liability claims. Your umbrella policy helps you recover after a covered catastrophic loss occurs by providing increased limits over and above your primary liability policies and over your professional liability insurance. And it pays for certain claims not covered by your primary policy without charging you a deductible, unless required by law.

And to further customize your insurance program, qualified organizations can choose from a variety of optional coverages:

- *Business auto* – Covers your risk from hiring vehicles or owning a fleet.
- *Cyber risk* – Provides data breach and identity theft expenses and liability protection for eligible risks. Additional options are available for computer attack, network security and cyber extortion.

- *Sexual misconduct liability* – Covers insured individuals and your organization against such allegations and defends up to the limit of insurance unless and until an admission or determination of guilt.
- *Equipment breakdown coverage* – Pays for loss due to the sudden and accidental breakdown of covered machinery and equipment that generates, transmits or uses mechanical or electrical power, including equipment used to provide heating, ventilation, air conditioning and electric power to your facility and more.
- *Electronic data processing coverage* – Insures your computer system against loss, such as fire, wind and theft. It also covers accidental erasure of data, mechanical breakdown, employee sabotage, computer virus, changes in temperature, flood, earthquake and sprinkler leakage.
- *Crisis event expense coverage* – Pays for certain expenses after a covered crisis event, including communication expenses, post-crisis expenses (except in VA) and loss of business income and extra expenses.
- *Employee theft coverage* – Protects you from loss of money, securities and other property stolen by an employee.
- *Pillar™ management liability coverage* – Insures directors, officers, trustees and the organization for covered wrongful acts and conveniently offers the ability to add coverage parts for:
  - employment practices liability insurance
  - internet liability
  - trustee and fiduciary liability and employee benefits administration

### Helping to control risk

As a Cincinnati policyholder, you can take advantage of consultations, education and training services available from experienced and knowledgeable loss control representatives, addressing:

- resident safety
- sexual abuse/molestation exposures
- workers' safety
- crisis response planning
- physical hazards

### Accessing discounted services

You also benefit by receiving discounted rates from vendors offering specialized loss control services:

- background screening services – helping with pre-employment screening
- regulatory and compliance online training – providing valuable resources for your business
- online streaming training videos – providing your employees safety instructions
- portable alarm systems – protecting your assets

### Choosing coverage from the right people

Cincinnati's commitment to you is simple. We deliver service from people who know you, your business and your community – your local independent insurance agent and, in most cases, a local claims representative. You can count on your agent and Cincinnati Insurance to be there, giving you the peace of mind you deserve.

Your local agent recommending coverage can provide more details about this program and valuable services available.



Everything Insurance Should Be®

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. "The Cincinnati Insurance Companies", "Cincinnati Insurance" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries – The Cincinnati Indemnity Company or The Cincinnati Casualty Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. Do not reproduce or post online, in whole or in part, without written permission. © 2018 The Cincinnati Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141.