



This program is for Medical Billers & Coders who provide services for a fee to clients/third parties. It provides three insurance products in one policy:

- ▲ Misc. E&O - Coverage for third party claims arising out of a Wrongful Act in the performance of or failure to perform Medical Billing & Coding Services.
- ▲ Netguard® Plus - Cyber Liability coverage for first and third party claims as a result of a network security or privacy breach.
- ▲ MEDEFENSE® Plus - Coverage for defense costs, audit expenses, and civil fines and penalties arising out of a regulatory action alleging Billing Errors, HIPAA, EMTALA and/or STARK Violations.

Product Highlights

- ▲ LIMITS UP TO:
E&O: \$5,000,000
MEDEFENSE® Plus: \$1,000,000
- ▲ Minimum Premium: \$3,000
- ▲ Minimum Deductible: \$2,500
- ▲ Claims Made Policy
- ▲ Duty to Defend (not for Medefense® Plus)
- ▲ Prior Acts Available
- ▲ Policy form provides personal and advertising injury coverage
- ▲ Network Security/Privacy: \$250,000
- ▲ Privacy Breach Response Costs: \$250,000
- ▲ Regulatory Fines and Penalties: \$250,000
- ▲ Network Asset Protection: \$100,000
- ▲ Multimedia: \$250,000
- ▲ Cyber Extortion: \$250,000
- ▲ Cyber Terrorism: \$250,000
- ▲ Policy Aggregate: \$1,000,000
- ▲ Up to \$5M Limits Available
- ▲ GL available



Anyone can make a mistake, fail to complete a transaction, fail to file a claim on time, process, or simply make a bookkeeping error. As a Medical Biller in the service industry, you have E&O exposure and need to protect your assets.

Medical Billers face increased exposure to regulatory proceedings stemming from medical billing errors. MEDEFENSE® Plus is necessary to protect your business.

Medical Billers also have a high level of cyber exposure due to the high number of billing transactions containing sensitive information. NetGuard® Plus provides them

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