



NORCAL MUTUAL®



Information and Network Security & Administrative Defense

NORCALMUTUAL.COM | 844.4NORCAL

Cyber security threats such as cyber extortion and cyber terrorism threaten data security and patient privacy. Risks like these, as well as administrative concerns such as regulatory and review board proceedings, are growing concerns and impact the health of your business. To address these risks, NORCAL Mutual provides both Information and Network Security Insurance and Administrative Defense Insurance coverage as part of our Health Care Professional (HCP) policy at no additional cost.

Information and Network Security Insurance

Shared limits of \$100K per event/\$100k standard aggregate limit; entity aggregate limit varies as follows: groups of 2-4: \$200K, 5-19: \$300K, 20+: \$500K

Security & Privacy Insurance

Includes coverage for online and offline information, failure to prevent unauthorized access, denial of service attacks, identity theft and virus attacks.

Regulatory Coverage

Includes coverage for regulatory privacy proceedings, including HIPAA proceedings.

Patient Notification & Credit Monitoring

Includes coverage for notification and public relations expenses incurred by an insured following a breach of personal information. Will pay for credit monitoring service for affected individuals for up to 12 months.

Electronic Data Recovery and Replacement

Includes all reasonable and required costs to recover/replace compromised, damaged, lost, erased or corrupted electronic data.

COMPARE NORCAL MUTUAL COVERAGES AND OPTIONS

NORCAL Mutual

Insurance Carrier B

Information and Network Security Insurance

Deductible	\$0	
Information and network security liability	✓	
Media liability	✓	
Regulatory privacy proceedings	✓	
Customer notification and credit monitoring expenses	✓	
Electronic data recovery and replacement expenses	✓	
Non-physical business interruption losses	✓	
Cyber extortion losses	✓	
Cyber terrorism losses	✓	

Continued on reverse

Administrative Defense Insurance

Limit of \$50K per event/\$50K standard aggregate limit; entity aggregate varies as follows: groups of 2-4: \$100K, 5-19: \$150K, 20+: \$200K

Administrative/Governmental Proceedings

Includes coverage for licensure, billing error (RAC), hospital and healthcare facility, U.S. DHHS (or similar state government entity), and commercial payer proceedings.

Includes coverage for EMTALA and CLIA proceedings and proceedings by government entities alleging violations of anti-kickback or self-referral laws and workplace and employment practices regulations.

Employment-Related Civil Actions

Covers civil court actions resulting from conduct as an employer or supervisor in the healthcare practice.

Reimbursement for Defense Costs & Expenses

Reimburses defense costs, shadow audit expenses, consultation expenses, practice interruption expenses, fines and penalties.

About NORCAL Mutual

NORCAL Mutual Insurance Company is a policyholder-owned and physician-directed medical professional liability insurance carrier that provides protection to physicians, healthcare extenders, medical groups, hospitals, community clinics and allied healthcare facilities across the nation. NORCAL Mutual — along with its subsidiaries Medicus Insurance Company and PMSLIC — is one of the top ten largest MPLI carriers based on direct written premium and is rated “A” (Excellent) by A.M. Best for its financial strength and stability.

COMPARE NORCAL MUTUAL COVERAGES AND OPTIONS	NORCAL Mutual	Insurance Carrier B
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Administrative Defense Insurance

Deductible	\$0	
Reimburses defense costs	✓	
Reimburses consultation expenses	✓	
Reimburses practice interruption expenses	✓	
Reimburses shadow audit expenses	✓	
Reimburses fines and penalties (subject to limitations)	✓	
Covers medical board and other licensure proceedings/actions	✓	
Covers U.S. DEA proceedings/actions	✓	
Covers hospital and other facility proceedings/actions	✓	
Covers billing errors proceedings/actions	✓	
Covers U.S. DHHS or similar state governmental entity, or commercial payer proceedings/actions	✓	
Covers CLIA proceedings/actions	✓	
Covers EMTALA proceedings/actions	✓	
Covers anti-kickback or self-referral proceedings/actions	✓	
Covers governmental proceedings/actions relating to workplace and employment practices	✓	
Covers employment-related civil actions	✓	

QUESTIONS?

Call us at **844.4NORCAL** (844.466.7225)

or visit norcalmutual.com



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