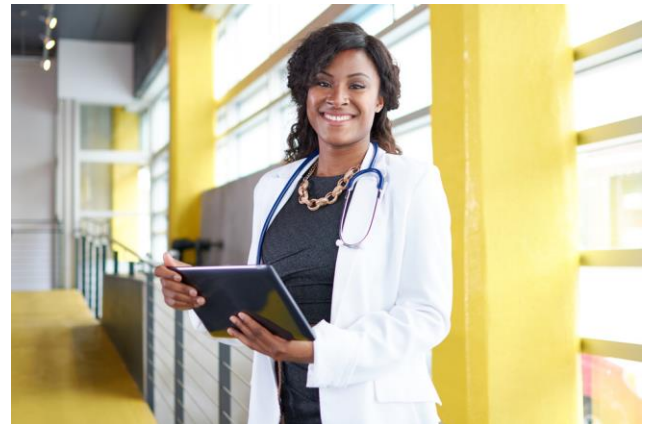


What is Healthcare Liability Insurance?

There are numerous risks facing the healthcare industry and many of the challenges continue to emerge. PL Risk Advisors, Inc. offers wide market presence, nationwide placement, and the latest products available for Allied Healthcare Liability Insurance.

We Offer Primary & Excess E&O, GL, D&O, EPLI, and Cyber Liability Solutions for:

Dialysis Centers	Drug Testing
Hospice	Laboratories
Pharmacies	Mental Health
Home Health	Surgery Centers
Medical	Staffing/Nurse
Transportation	Registries
Rehab	Telemedicine
Impatient Centers	and more...
Outpatient Centers	



Coverage Options Customized for Your Client

- Abuse/Misconduct Full Limits
- Claims Expenses in Addition to the Limits
- Solutions for Employed or
- Contracted Physicians, Surgeons, and Dentists
- Regulatory/Licensing Defense

Cyber Tailored for Your Healthcare Clients

- 1st Party Breach Response Costs
- Data/Hardware Restoration
- HIPPA Defense Fines
- Media Liability
- Cyber Crime Coverage

Why Choose PL Risk?

- Fast Turnaround
- Solutions for Claims History and Hard-To-Place Risk
- Wide Market Presence
- Coverage Comparisons Available
- Over 50 Years of Combined Experience

5/2020

Contact our experts today to find out what you can do for your clients.

Claim Scenarios:

Error in Anesthesia

A patient undergoing surgery is given an anesthetic which, due to a previous treatment, poses an increased risk of use. As a result of using the anesthetic, the patient suffers liver damage and dies. In this case all three elements are present - injury, negligence and cause. Had the patient not died and perhaps recovered quickly, there would be no damages for which to sue, despite the fact that the doctor negligently administered anesthesia.

Mistake During Childbirth

During her delivery, a patient suffers umbilical cord prolapse, which poses a serious threat to the life of the baby if a C-section is not performed immediately. The doctor fails to act in a timely manner, delaying the C-section. As a result of the delay, the baby suffers brain damage. If the doctor had acted in a timely fashion as is standard, the baby would not have been harmed. Negligence during childbirth is a common medical malpractice claim.

Cyber Liability Breach

A healthcare company provides health plans through Medicaid, Medicare and the health insurance marketplace, as well as other health solutions through specialty services companies. The company became aware that hard drives used for a data project to improve the health outcomes of their members could not be accounted for. The company determined the hard drives contained personal health information of 950,000 individuals who received laboratory services, including name, address, date of birth, social security number, member ID number and health information. The hard drives did not include any financial or payment information. Breach counsel and forensic vendors were retained on the healthcare company's behalf and it was discovered that an employee of the company shredded the hard drives. This reduced the severity of the case significantly and the matter was resolved for USD 2.5 million.