

Targeted Insurance Protection



Health Care Facility Program



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



Health Care Facility Program

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 The Cincinnati Insurance Company support you with an insurance program specific to your needs, freeing you to focus on providing that care.

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 Insurance. 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 representatives who 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 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 including:
 - managers or lessors of premises leased to you
 - any person or organization from whom you lease equipment
 - vendors that distribute or sell your products
 - state or political subdivisions that issue permits in connection with premises you own, rent or control
- *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.
- *Internet liability* – Provides coverage for wrongful acts involving website publishing and network security.
- *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 Virginia) 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.
- *Blue Chip Policy* – 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

The safety of your residents, employees and your property is important to the success of your business. Let Cincinnati assist you on the road to a safe environment. Your policy comes with loss control services provided by an experienced and knowledgeable loss control representative. You receive consultations, education and training services addressing:

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

You can also access discounted premier background screening services at rates up to 80 percent off the base rate when you choose Cincinnati Insurance. Background screening services helps you take steps to proactively manage risk and to protect your business, residents and employees.

When it comes to something as important as your business – your livelihood – you can trust your agent and The Cincinnati Insurance Companies to be there, giving you the peace of mind you deserve. Talk with your local, independent insurance agent representing Cincinnati to find out more about our Health Care Facility Program and all the services and expertise that come with it.



This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. "The Cincinnati Insurance Companies" 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, □ The Cincinnati Casualty Company or □ The Cincinnati Specialty Underwriters Insurance Company – and life and disability income insurance and annuities through □ The Cincinnati Life Insurance Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. cinfm.com

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