



PLICO PROTECT+

WE'RE MAKING A GOOD THING BETTER. AGAIN.

PLICO Protect+ is a unique insurance product that combines insurance coverage for Errors and Omissions arising from incorrect billing and associated regulatory exposure, with comprehensive network security coverage to protect against HIPAA data protection legislation.

At PLICO, we are proud to partner with London-based Ascent Underwriting to provide enhanced world-class solutions that are customized for our insureds. This policy is suitable for either a healthcare practice or individual practitioner and includes an extensive combination of coverage and resources.

THESE RESOURCES FOCUS ON FOUR ESSENTIAL SERVICE PILLARS:

- Preparation
- Education
- Crisis Resolution
- Support

As part of these resources, you'll receive consulting and other services provided by live, experienced specialists who understand how to quickly assess and mitigate risk in response to a crisis situation.

As before, **PLICO physician policyholders will receive an initial \$50,000 limit** for defense costs, civil fines and penalties for the PLICO Protect+ set of coverages, which includes medical billing, privacy and cyber risks. Additionally, **PLICO offers significantly discounted pricing on increased limits of up to \$1,000,000** in coverage.

For more information, call Jeani Thompson today at 405.815.4836, visit plico.com/cyber or email jthompson@plico.com.

PLICO PROTECT+

HIGHLIGHTED COVERAGES, SERVICES AND TERMS

- Violation of civil, federal or state anti-kick back laws
- Violation of EMTALA, HIPAA or Stark legislation
- Qui tam plaintiff coverage
- Liability coverage extended to cloud providers and external vendors
- Voluntary notification
- Crisis management and brand re-establishment following a social media event from employees
- Coverage for employee sabotage
- Forensic costs up to the full policy limit
- Programming and human error
- Worldwide jurisdiction
- IDT911 risk management services
- Costs to cover payment card industry fines and penalties
- Cyber terrorism
- Business interruption and data restoration coverage extension to external vendors
- Notification costs outside of policy limits
- All sub-limits available up to the full policy limit
- Full prior acts coverage

PLICO PROTECT+ COVERAGE MODULES

- **BILLING ERRORS AND OMISSIONS**
Covers third party claims arising out of a wrongful act in the performance of or failure to perform medical billing and coding services.

- **AUDIT EXPENSES** Covers the costs and expenses for an independent audit to be undertaken into the billing practices following notification of an actual or alleged wrongful act.
- **SECURITY AND PRIVACY LIABILITY**
Provides coverage for an insured's failure to protect confidential information and associated legal liability.
- **MULTIMEDIA AND INTELLECTUAL PROPERTY LIABILITY** Provides coverage for an insured's liability arising from advertising and intellectual property risks.
- **NETWORK INTERRUPTION AND RECOVERY**
Provides coverage for a company's own losses and rectification costs from network interruption or following a security breach.
- **EVENT SUPPORT EXPENSES** Provides coverage for the costs of averting or mitigating public relations damage following a network event, including notification and the offering of a credit monitoring service to individuals whose personal information may have been compromised.
- **PRIVACY REGULATORY DEFENSE AND PENALTIES** Covers defense costs and fines/penalties for violations of privacy regulations, including HIPAA, Red Flags Rule and the HITECH Act.
- **NETWORK EXTORTION** Provides coverage to pay for an extortion threat against the insured's network.

- **REPUTATIONAL DAMAGE** Provides coverage for business income loss arising from a loss of services contract and reduction in brand value following a network event.

RISK MANAGEMENT AND MITIGATION SERVICES

We are pleased to offer a free suite of services to all insureds which provides our policyholders with access to their own web portal and consultancy hotline supported by IDT911, a leading provider of identity and data risk management, resolution and education services.

Our dedicated web portal provides links to risk management tools and resources to help understand the risk and how to respond in the event of a breach.

PLICO PROTECT+ LOSS CONTROL, EDUCATION AND TRAINING

PLICO Protect+ has not only been designed to provide crucial insurance protection, but also to respond to constantly evolving regulation and legislation that gives businesses new, increased responsibilities to manage and mitigate cyber risk.

- Online Learning and Resources
- IDT911's eLearning Tool
- Breach Response Web Portal

PLICO PROTECT+ BREACH RESPONSE SERVICES

Depending on the nature of the breach, Ascent Underwriting will work with a broad range of expert firms and individuals to ensure policyholders receive the specific advice they need to take decisive action, mitigate further loss or exposure and protect their customers.

- Breach Response
- Notification Expenses
- Support, Credit and Identity Theft Services
- Call Handling Services
- Event Management Services
- Legal Services

Please see plico.com for a more detailed description of PLICO Protect+.