

# INSURANCE Designed for HMED FACILITIES

Whether your client is a manufacturer, wholesaler, supplier, retailer or patient care facility, Affinity Healthcare can help. Our dedicated sales and underwriting teams work closely with you to learn your client's operations and provide them with an insurance program designed to help cover their specific risks.

## A program that responds to your client's needs

When the Centers for Medicare & Medicaid Services (CMS) required suppliers of durable medical equipment to post a surety bond, we secured an affordable, reliable product for our clients that met the specific terms required by CMS.

More recently, computer 'hackers' have begun breaking into thousands of businesses, including healthcare firms.<sup>1</sup> To help safeguard your clients against this new threat, we've added Corporate Identity Protection to the HMED Insurance Program. In the event of a covered data breach, this optional endorsement helps pay for cyber liability litigation, administrative actions, notification costs, credit monitoring and more.

## Commercial insurance products<sup>2</sup>

- Commercial Property
- CMS-Required DMEPOS Surety Bond
- General Liability (Premises/Products)
- Corporate Identity Protection
- Professional Liability
- Commercial Auto
- Commercial Umbrella
- Crime
- Employment Practices Liability
- Workers' Compensation

To learn more about Home Medical Equipment Dealers Insurance Program or how to join our broker network, contact:

**Teresa DeCecco** | Ext. 1 | Northeast: CT, DC, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VA, VT, WV

**Stu Holloway** | Ext. 2 | Southeast: AL, AR, FL, GA, KY, LA, MS, NC, SC, TN

**Bernard Holicky** | Ext. 3 | Central: IA, IL, IN, KS, MI, MN, MO, ND, NE, OH, OK, SD, TX, WI

**Russ Johnston** | Ext. 4 | California

**Anthony Burnham** | Ext. 5 | West: AK, AZ, CO, HI, ID, MT, NM, NV, OR, UT, WA, WY

## Program highlights

- General Liability premium credits available:<sup>3</sup>
  - Up to 25% credit for being claims free for five years
  - 15% credit for American Board for Certification (ABC) accredited facilities
  - Up to 10% credit for being in business 7-12 years, 20% credit for 12+ years
  - Up to 10% credit for full compliance with patient documentation
- Separate General Liability and Professional Liability limits up to \$1,000,000 per claim/\$2,000,000 aggregate per year, with an optional \$3,000,000 aggregate
- General Liability is non-auditable
- Building and contents includes inventory, machinery, accounts receivable, computers and equipment breakdown
- Property coverage includes business interruption
- Commercial Umbrella Liability limits up to \$10,000,000

<sup>1</sup> Filkins, Barbara, "Health Care Cyberthreat Report," SANS-Norse, www.norse-corp.com/HealthcareReport2014.html, February 2014.

<sup>2</sup> Not available in all jurisdictions.

<sup>3</sup> The maximum general liability premium credit is 25%.

Affinity Healthcare is a registered trade name of Affinity Insurance Services, Inc. (TX 13695); (AR 100106022); in CA, MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services, Inc.; in CA, Aon Affinity Insurance Services, Inc. (CA 0G94493); Aon Direct Insurance Administrators and Berkely Insurance Agency; and in NY, AIS Affinity Insurance Agency.

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy as issued by the insurer.

877.256.6215

159 East County Line Road  
Hatboro, PA 19040  
[www.AffinityHCP.com](http://www.AffinityHCP.com)

