

INSURANCE Coverage Designed for O&P BUSINESSES

Affinity Healthcare is an insurance leader for the O&P industry. Whether your client is a patient care facility, manufacturer, distributor or supplier, the O&P Insurance Program was designed to help meet their unique needs.

Representatives who understand your client's business

Affinity Healthcare's dedicated sales and service team specializes in the O&P industry. We know your client's business. We work with you to learn their operations, and then provide your client with an insurance program that covers their specific risks and provides rate credits that rewards them for things such as ABC certification.

Protection against emerging exposures

In the past year computer 'hackers' broke into thousands of small businesses including healthcare firms.¹ They go after sensitive data like social security numbers and credit card information. To help safeguard your clients we've added Corporate Identity Protection to the O&P Insurance Program. In the event of a covered breach this optional coverage pays for cyber liability litigation, patient credit monitoring, notification costs and more.

Commercial insurance products

- Commercial Property
- General Liability (Premises/ Products)
- Professional Liability
- Commercial Auto
- Commercial Umbrella
- Crime
- Workers' Compensation
- Employment Practices Liability²
- CMS-Required DMEPOS Surety Bond
- Corporate Identity Protection

To learn more about the O&P 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 highlights²

- **Premium savings:** 15% premium credit available for ABC or BOC-accredited facilities, as well as discretionary credits available for claim-free status, risk management course attendance and longevity in business
- **Broad coverage:** Building property protection is on an 'agreed value' basis so no co-insurance penalties are assessed after a loss
- **Income protection:** Our Business Income coverage is written on an 'actual loss sustained over a 12 month basis' so your client's coverage is not limited to a dollar value
- **Separate liability limits:** While some insurers combine General Liability and Professional Liability, we offer separate limits for each so your client receives more coverage in the event of a loss
- **Non-auditable general liability:** We do not audit your client's books, meaning no adjustment bills at the end of the policy year

877.256.6215

159 East County Line Road
Hatboro, PA 19040

www.AffinityHCP.com



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

² Not available in all jurisdictions.

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.

F-11402-0816



Affinity
Healthcare[®]