



Miscellaneous E&O for Medical Billers



TOKIO MARINE
HCC



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Claims Scenario

An insured entity provides medical billing services to a radiology association client for setting up & processing medical claims to a national health insurer. The insured inadvertently submitted the clients' claims to the wrong insurance carrier, resulting in a loss of revenue to the client. The client filed suit against the insured seeking to recover damages. The insured's **Miscellaneous E&O Medical Billers policy** responded, covering defense costs in connection with the litigation and ultimately settling the claim on behalf of the insured.

Miscellaneous E&O for Medical Billers is uniquely designed for medical billers, coders and other revenue cycle management professionals in the healthcare industry and provides coverage for services to unrelated third party clients.

Tokio Marine HCC – Cyber & Professional Lines Group Advantage:

This program is for Medical Billers & Coders who provide services to clients/third parties. It provides three insurance products in one policy:

- Misc. E&O - Coverage for third party claims arising out of a Wrongful Act in the performance of or failure to perform Medical Billing & Coding Services.
- Cyber Secure - Cyber Liability coverage for first and third party claims as a result of a network security or privacy breach.
- MEDEFENSE® Plus - Coverage for defense costs, audit expenses and civil fines and penalties arising out of a regulatory action alleging Billing Errors, HIPAA, EMTALA and/or STARK Violations.

Highlights of the policy include:

- Claims Made Policy
- Duty to Defend (not for MEDEFENSE® Plus)
- Prior Acts Available
- Policy form provides personal and advertising injury coverage

E&O limits up to \$5,000,000

Cyber Secure limits up to \$1,000,000

MEDEFENSE® limits up to \$1,000,000

Minimum deductible: \$2,500

Minimum premium: \$3,000

This communication provides a general product summary and should not be construed as a guarantee of coverage. Any claim scenarios described in this communication are hypothetical and used solely for the purpose of illustrating how the insurance is intended to apply to certain situations. Whether, or to what extent, the insurance applies to a particular claim or loss depends on the circumstances of the claim or loss and the terms and conditions of the policy, as issued.



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Professional Lines Team

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Tokio Marine HCC is the marketing name used to describe the affiliated companies under the common ownership of HCC Insurance Holdings, Inc., a Delaware-incorporated insurance holding company. Headquartered in Houston, Texas, Tokio Marine HCC is a leading specialty insurance group with offices in the United States, the United Kingdom and Continental Europe.