



# Miscellaneous E&O for Medical Billers



TOKIOMARINE  
HCC





## Miscellaneous E&O for Medical Billers

Miscellaneous E&O for Medical Billers is a uniquely designed professional liability insurance for medical billers, coders and healthcare revenue cycle management professionals.

### 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 and coding, revenue cycle management, credentialing, and HIPAA compliance.
- MEDEFENSE® Plus - Reimbursement coverage for billing errors proceedings brought by government entities or private payers, and HIPAA, EMTALA and Stark proceedings brought by medical regulatory authorities.
- Cyber Secure - Offered by endorsement, Cyber Secure provides first party and third party coverage for losses resulting from a privacy breach or security breach.

### 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.

### Highlights of the policy include:

- Claims-Made and Reported Policy
- Duty to Defend (not for MEDEFENSE® Plus)
- Prior acts coverage available
- 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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## Cyber & Professional Lines Group

### 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.