

MEDI GUARDSM PLUS

Enhanced Regulatory and Cyber Liability Coverage for Medical Practices

MediGuardSM PLUS provides all the benefits and features of MediGuardSM and CyberGuard[®] included in The Doctors Company's standard coverage, at higher limits of liability. It protects your practice from potential high costs and exposure related to regulatory proceedings, including Medicare and Medicaid, RAC and ZPIC audits, and fraud allegations. Enhanced coverage is also available for claims arising from the theft, loss, or accidental transmission of confidential patient or financial information.

The Doctors Company's core coverage includes:

MEDI GUARDSM (Up to \$25,000)

MediGuard provides important protection against regulatory risks, including:

- Defense of Medical Board Actions
- Hospital Peer Review Matters
- Allegations of Medicare/Medicaid Fraud and Abuse
- EMTALA Actions
- Regulatory Proceedings Brought by the DEA

CYBER GUARD[®] (Up to \$50,000)

- Patient Notification and Credit Monitoring Costs Insurance
- Network Security and Privacy Insurance
- Regulatory Coverage
- Data Recovery Costs Insurance (Up to \$5,000)
- Online Risk Management Resources

The Doctors Company's enhanced coverage includes:

MEDI GUARDSM PLUS

Select from one of the following combinations of coverage at higher limits and expanded coverage:

- MediGuard (\$1 million)
- CyberGuard (\$1 million)
- Enhanced Licensing Action Coverage (\$100,000)
- Any combination of the above

Expanded MediGuard features:

- Legal Defense and Coverage—for audit expenses and regulatory fines and penalties
- Shadow Audit Expense
- Qui Tam—whistleblower provision
- Expanded Legal Representation Selection
- Spousal Extension

Expanded CyberGuard features at higher limits:

- Patient Notification and Credit Monitoring Costs
- Regulatory Coverage—for a Red Flags violation, HIPAA privacy, or any other privacy action
- Network Security and Privacy Insurance
- Data Recovery Costs
- eRisk Management Web Site—provides online access to comprehensive risk management resources.

Enhanced Licensing Action Coverage:

- Increased Limits—for all licensing actions

To learn more about these additional coverage options, contact your agent, call The Doctors Company directly at (800) 421-2368, or visit www.thedoctors.com/mediguardplus.

