

### Cyber Liability

- **Network Security and Privacy** – includes coverage for both online and offline information breach, virus attacks, denial of service attacks, first party HIPAA violation, identity theft and Red Flag violations.
- **Patient Notification and Credit Monitoring Expenses** – includes all necessary legal; public relations, advertising and postage expenses incurred by the physician to notify patients of a breach of information. Will also pay for credit monitoring for all affected parties.
- **Data Recovery Cost Coverage** – all reasonable and necessary sums required to recover and/or replace data that is compromised, damaged, lost, erased or corrupted.
- **Regulatory Coverage** – defense of Red Flags Violation, HIPAA or any other investigation conducted by a government agency resulting from a privacy breach including fines and penalties.

### Regulatory Defense

- **Reimbursement of Defense Cost for Actual or Alleged Billing Errors** – investigations brought by regulatory or third party contractors alleging Medicare/Medicaid billing errors, HIPAA patient privacy issues, EMTALA (Emergency Medical Treatment and Active Labor Act or STARK (Physician Self Referral).
- **Defense of Medical Board Actions & Peer Review Matters** – defense of costs associated with investigations of hospital or other medical boards involving alleged regulatory violations.

### Employment Practices Liability

- EEOC complaints by current or former employees
- Allegations of wrongful termination, discrimination or sexual harassment
- Coverage for defense and any judgment of liability damages