# 2022-2023



## POLICY OFFERINGS

#### Insurable Business Risks

#### Primary Coverages

- Billing Audit
- Brand and Goodwill Rehabilitation
- Builders Risk\*
- Crime and Employment Dishonesty
- Cyber Risk and Technology Package
- Defense Costs and Legal Expense
- DIC to Existing Commercial Policy
- Directors and Officers
- Earthquake\*
- Employment Related Practices
- Environmental/Pollution
- Errors and Omissions
- Excess to Existing Commercial Policy
- Flood\*
- HIPAA Compliance
- Insured Contract
- Intellectual Property
- Kidnap, Ransom, and Extortion
- Labor Stoppage/Work Interruption

- Limited Cost Overrun
- Loss of Accreditation
- Loss of Hospital Privileges
- Loss of Key Contract/Key Customer
- Loss of Key Person
- Loss of Key Referrals
- Loss of Key Supplier
- Loss of Licensure
- Loss of Rental Income
- Product Warranty and Recall\*
- Regulatory and Administrative Actions
- Change in Laws and Regulation
- Representations & Warranties
- Sub-Contractor Warranty Default
- Supply Chain Interruption
- Terrorism Damages\*
- Trade Credit Risk
- Windstorm or Hail\*

\* denotes Business Interruption Policies ONLY

### Deductible Reimbursement & Excess Coverages

- Health Care Deductible
  Reimbursement
- Medical Health Plan Stop Loss
- High Deductible For Medical/Health Plans
- High Deductible for Existing Professional/Malpractice

- High Deductible for Existing
  Commercial Policy
- High Deductible for Workers Compensation Plan

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