



## proV<sup>ision</sup>® Healthcare Endorsement

Hospitals, nursing homes, and other healthcare providers have unique exposures that many standard policies do not address. By adding the Healthcare Endorsement to the proV<sup>ision</sup>® 4100, healthcare providers can ensure they have the coverage needed if a loss occurs.

### Customized Healthcare Coverage

The Healthcare Endorsement extends the following valuable coverage as a result of a covered loss:

- **Emergency Evacuation Expense:** Covers costs to evacuate patients and residents at management's discretion or when a civil authority orders evacuation.
- **Mobile Medical and Diagnostic Equipment:** Covers mobile medical and diagnostic equipment within the policy territory.
- **Patient and Tenant Relocation Expense:** Covers the relocation of patients when rooms are made uninhabitable.
- **Patients' Personal Property:** Extends coverage for patients' personal property on-site.
- **Professional Employee Replacement Expense:** Covers expense incurred to replace professional employees who have resigned as a direct result of insured physical loss or damage.
- **Removal and Restocking Expenses:** Covers expenses incurred from removal and restocking of a pharmaceutical product or medical supply as a result of a manufacturer's recall or order by a governmental authority.
- **Research and Development Animals and Experiments:** Protects valuable research projects by extending coverage to research animals, research experiments and project restoration costs.
- **Spoilage:** Provides broad coverage for damage to property caused by a change in temperature or humidity due to an accidental event.

### proV<sup>ision</sup> 4100 Coverage

In addition to the customized coverage provided via the Healthcare Endorsement, the proV<sup>ision</sup> 4100 offers numerous coverage advantages for healthcare clients, including:

- **Owned Network Interruption:** The proV<sup>ision</sup> 4100 treats data like property and extends business interruption coverage to include failure of insured's electronic data processing (EDP) equipment or media as direct result of a cyber event, such as a malicious act directed at them or a Distributed Denial of Service (DDoS) attack, anywhere in the world.
- **Crisis Management:** Covers business interruption when access to a location is prohibited by order of a civil authority due to a violent crime, suicide, attempted suicide or armed robbery, including death or bodily injury caused by a workplace accident.
- **Off Premises Service Interruption (PD and BI):** Covers resultant damages due to loss of incoming services from an accidental event, including the perils of flood and earth movement, to utility-owned property for traditional services like gas, water, electric and steam.
- **Unplanned Capital Expenditure:** Following a loss, repairing or replacing damaged property with like kind and quality may not make the best financial sense. Clients can elect to use their loss settlement for an unplanned capital expenditure of their choice.



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