

# Innovative Insurance for Health & Wellness Service Providers

Since 1927 Frank Cowan Company has been a leader in providing specialized insurance and risk management solutions for educational institutions, healthcare providers, municipalities and other organizations providing services to the public.

***These include organizations such as family health teams, nurse practitioners, diagnostic clinics, medical clinics, medical labs, residential and non-residential addiction, and psychological recovery units.***

Health and Wellness providers strive to make the ill better and help to prevent an illness from occurring in the first place. Our goal is to provide you with the insurance coverage(s) and risk management tools that you need to support your client. Frank Cowan Company has enhanced its programs to ensure that you remain in the forefront of this field. Our programs are designed to provide you with a competitive edge to **help you grow your business and service your client's needs.**

## Our Key Advantages For You:

- Revamped and shortened application form **that is easier and faster to fill out – even if you've never written this business before**
- Improved value pricing as a result of favourable loss experience
- High occurrence Liability limits - **up to \$25 million** (including excess and umbrella)
- **No general Liability aggregate**
- **Up to \$15 million Medical Malpractice limits** for qualifying organizations
- **Up to \$5 million in Abuse limits** (requires the insured to have acceptable abuse policies and procedures)
- Low and **zero Liability deductibles available** for qualifying organizations
- **Full worldwide coverage available** for qualifying organizations
- **Legal Expense coverage including Criminal Code** (must be acquitted or charges withdrawn, up to \$100,000 per incident; \$500,000 aggregate)
- Environmental Liability Insurance available - limits of up to \$2 million
- Board Member's Accident Insurance available
- Automobile Insurance offered where available (including single and fleet rated transportation)
- Equipment Breakdown Insurance (Boiler and Machinery) available
- **Full policy limit available under Bylaws for pollutant clean up and removal**
- High sublimits on our new Cowan Care Property endorsement
- **Workplace Disruption - up to \$5,000 per day up to \$50,000 annual aggregate** - triggered by the closure of the operational premises by a civil authority for infectious disease; contagion; vermin infestation; workplace violence or the threat of the event
- **A disappearing property deductible at \$25,000** - excludes flood, quake and policies with a deductible greater than \$25,000
- **Full Crime coverage of up to \$250,000 including computer fraud**
- **Computer Violation - up to \$100,000** - triggered by malicious destruction, viruses or damage caused by a hacker
- **Identity Fraud up to a \$25,000 limit** for third party losses
- New expanded Directors' & Officers' offering up to \$10,000,000 limits, including Employment Practices Liability, Priority of Payments and Outside Directorship