



This program is for Medical Billers & Coders who provide services for a fee to clients/third parties. It provides three insurance products in one policy:

- ▲ Misc. E&O - Coverage for third party claims arising out of a Wrongful Act in the performance of or failure to perform Medical Billing & Coding Services.
- ▲ Netguard® Plus - Cyber Liability coverage for first and third party claims as a result of a network security or privacy breach.
- ▲ MEDEFENSE® Plus - Coverage for defense costs, audit expenses, and civil fines and penalties arising out of a regulatory action alleging Billing Errors, HIPAA, EMTALA and/or STARK Violations.

## Product Highlights

- ▲ **LIMITS UP TO:**  
E&O: \$5,000,000  
MEDEFENSE® Plus: \$1,000,000
- ▲ **Minimum Premium: \$3,000**
- ▲ **Minimum Deductible: \$2,500**
- ▲ **Claims Made Policy**
- ▲ **Duty to Defend (not for Medefense® Plus)**
- ▲ **Prior Acts Available**
- ▲ **Policy form provides personal and advertising injury coverage**
- ▲ **Network Security/Privacy: \$250,000**
- ▲ **Privacy Breach Response Costs: \$250,000**
- ▲ **Regulatory Fines and Penalties: \$250,000**
- ▲ **Network Asset Protection: \$100,000**
- ▲ **Multimedia: \$250,000**
- ▲ **Cyber Extortion: \$250,000**
- ▲ **Cyber Terrorism: \$250,000**
- ▲ **Policy Aggregate: \$1,000,000**
- ▲ **Up to \$5M Limits Available**
- ▲ **GL available**



Anyone can make a mistake, fail to complete a transaction, fail to file a claim on time, process, or simply make a bookkeeping error. As a Medical Biller in the service industry, you have E&O exposure and need to protect your assets.

Medical Billers face increased exposure to regulatory proceedings stemming from medical billing errors. MEDEFENSE® Plus is necessary to protect your business.

Medical Billers also have a high level of cyber exposure due to the high number of billing transactions containing sensitive information. NetGuard® Plus provides them broad first and third party coverage.

For more information, contact:

**Brian Alva**  
Vice President  
balva@nasinsurance.com  
818.382.6103

**Vanessa Poma**  
Senior Underwriter  
vpoma@nasinsurance.com  
818.479.4304