

Wrap+® for Health Care Organizations Coverage Highlights

Wrap+® is APU’s exclusive, admitted policy form for healthcare organizations. Explore our customizable coverages that help your healthcare clients protect their people in all the right ways, no matter how small or large.

Directors, Officers and Trustees Liability

- Peer review and credentialing (including personal injury offenses)
- Antitrust claims (up to policy limit)
- Available sublimits:

Coverage	Limits
HIPAA	\$250K
EMTALA	\$250K
Excess benefit transaction tax	\$250K
Internal revenue code violation	\$250K
Supplemental personal indemnification (side A)	\$1M (in addition to policy limit)
Regulatory action defense expenses	\$250K–\$1M (retentions and coinsurance vary)
Investigative expenses	\$250K
Crisis management	\$50K

Employment Practices Liability

- Broad definition of insured and employee
- Definition of claimant includes independent contractor
- Broad definition of wrongful employment practice
- Definition of third-party wrongful act includes claims for discrimination or sexual harassment
- Claims handling options: reimbursement and duty to defend available
- Billing options: agency bill or direct bill available



If direct bill, choose from:

- Lump sum: paid in full
 - Semi-annual: 50% down, 1 installment
 - Quarterly: 25% down, 3 installments
- 6-pay: 25% down, 5 installments
 - 10-pay: 25% down, 9 installments
 - 10 equal: 10 installments

- Available sublimits:

Coverage	Limits
Wage and hour Law	\$250K *subject to underwriting
Immigration claims	\$250K
Workplace violence expenses	\$250K–\$1M (in addition to policy limit, subject to \$0 retention)
Employed lawyers’ claims	Available up to policy limit *subject to underwriting