

▶ *Hanover Healthcare—Sleep Studies*

## Rest assured you are protected

Sleep Study Centers face unique business risks. Your insurance coverage should be unique too.

Our expert team focuses on building comprehensive, customized solutions to meet the needs of both specialized sleep facilities and in-home sleep study services. These specialized coverages and services can help protect your center from the unexpected, giving you peace of mind so that you can focus on providing your clients quality tests and treatment plans for their sleep disorders.

### Flexible Options to fit your needs

Our expert team focuses on your specific needs to build a customized solution for your sleep study center. We offer flexible options for a variety of sleep study services, including:

- Sleep Studies
- Sleep medical devices
- Sleep disorder diagnosis and treatment plans

### A Comprehensive Solution for your business

Selecting an insurance program that offers a total account solution is important for your business. Your patients depend on your center to administer sleep tests, provide accurate results and at times, develop a treatment plan for them. At The Hanover, our experts understand the unique risks associated with your practice and have built a comprehensive solution that includes General Liability, Professional Liability, Property, Commercial Auto, and more. In addition, we offer flexible billing options for your business, along with competitive pricing.

## Broad Professional Liability Coverage

Even with due diligence, mistakes can happen. From an error in test setup, to inaccurate test results, to allegations of sexual abuse, you could be faced with the threat of a professional liability lawsuit. It's important to have the proper coverage in place for you and your business, which is the reason we provide broad Professional Liability coverage to ensure the services you provide to your patients are covered.

- Professional Liability is extended to all sleep technicians who work at your center including the initial test setup, test administration as well as the results provided to physicians, ensuring your business has the protection it needs
- Protection for professional services when provided at your location or off-premises in a client's home
- Optional coverage is available for physicians who review results, diagnose disorders, and prescribe sleep machines as needed

## Specialized Protection

Insurance is not a one size fits all solution. That's why we've created a solution that offers flexible, customizable options that provide specialized coverages for your sleep study center.

- Sexual Abuse and Molestation coverage pays for damages as a result of bodily injury arising from physical abuse, sexual misconduct or sexual molestation and extends coverage to include innocent party defense and image restoration

## Why The Hanover?

The Hanover is a leading property and casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology offered by the best national companies with the responsiveness, market focus, and local decision making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and all insurance company subsidiaries are rated "A" (Excellent) by A. M. Best Company.

- Administrative Defense Coverage reimburses you for any expenses associated with an action brought against you by any federal, state, or local agency including Medicare, Medicaid, HIPAA, licensing board or third party insurance company
- Data Breach Coverage offers a number of valuable services including consulting, fraud alert, and identity restoration management as well as coverage for expenses related to a breach of confidential information such as notification, forensic analysis, and proactive monitoring services

## Expertise Matters

In the dynamic healthcare industry, things are always changing. Your insurance program should have the flexibility to evolve too. Selecting a program designed by a carrier that has expertise and a local agent who understands your business is a key to being properly protected. The Hanover's team has decades of healthcare industry experience and partners with winning agents to deliver you complete protection today, with the ability to meet tomorrow's challenges.



## Contact Us

**No one knows more about the risks Sleep Study Centers face than the Hanover Healthcare team. Let's start a conversation today.**

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