CHUBB®

The Forefront Portfolio®
Your Organization. Insured.



The decisions and actions, or inactions, by healthcare professionals can lead to costly litigation, putting the organization's assets and the personal assets of individuals at risk in claims not covered by Business Owner's Policy (BOP) or general liability policies.

Management Liability Risks: Real & Rising

The Forefront Portfolio® (TFP) insures and defends private companies, not-for-profit, and healthcare organizations. The flexible, modular solution can include:

The Risk Is Real for Healthcare Professionals

Directors & Officers (D&O) and Entity Liability Insurance for claims alleging mismanagement involving financials, negligent acts, regulatory compliance issues, and more.	To reduce costs, a medical practice terminated several physicians. Two of these physicians subsequently sued the practice for damages claiming deceptive trade practices, tortious interference with existing business and patient relationships, negligent misrepresentation related to their shareholder agreement, and misappropriation and conversion of lost profits. Total loss exceeded $450,000.
Employment Practices Liability (EPL) Insurance for claims alleging harassment, discrimination, wrongful termination, retaliation, defamation, and more.	A registered nurse was terminated for falsifying a patient's medical record. She filed a Charge of Discrimination and later a lawsuit, claiming her termination was retaliatory for requesting a disability accommodation from her employer. Total loss exceeded $200,000.
Fiduciary Liability Insurance for claims arising from management and administration of employee benefits.	After an employee's child fell ill and incurred medical expenses, the medical insurance provider denied the claim because the child was not covered under the plan. The employee subsequently sued his employer for failing to submit the enrollment forms promptly. Total loss exceeded $200,000.
Crime Insurance for losses from theft, fraudulent electronic funds transfer, forgery, and social engineering schemes by employees and third parties.	During his employment, an employee created a fictitious firm that allegedly provided financial services to the organization. The loss was not discovered until after the employee had left the organization, at which time he admitted that he had established the phantom firm for the sole purpose of stealing from his employer. Total loss exceeded $600,000.

TFP insureds benefit from the same exceptional management liability experience, access to loss prevention and employee training tools such as ChubbWorks℠ and PaymentWorks and leading defense firms that defend Chubb's largest policyholders. For more detailed product information and videos please visit our website.

Online Ease

The Forefront Portfolio® is available on Chubb Marketplace, a platform that provides a personalized digital experience to quote, bind and issue. The Chubb Marketplace target appetite are organizations with less than 500 employees and $100 million in revenues.

The claim scenarios described here are intended to show the types of situations that may result in claims. These scenarios should not be compared to any other claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law. Facts may have been changed to protect privacy of the parties involved. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S.- based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.
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