

# Health Care Clinics - Privacy/Cyber Liability



Insurance | Risk Management | Consulting

## Information sharing is vital – make sure your clinic, physicians and employees are protected

Data sharing agreements initiated by the Ministry of Health and Long Term Care are now allowing other organizations and service providers to access your patient records. Even if your organization uses state-of-the-art data security controls, you may still be at risk for breaches of private patient information.

### **Breaches of private patient information can result from many different scenarios, some of which include:**

- Paper files could be lost
- Shredded paper could be improperly disposed
- Documents could be mailed, faxed or emailed to an incorrect address or recipient
- Laptops, thumb drives, personal digital assistants or smart phones could be lost or stolen
- Your computer system could be accessed illegally by outside parties, by your own employees or by other service vendors
- Use of Cloud services to synchronize data without an adequate back-up system

### **Breaches of private patient information can result from many different incidents, some of which include:**

- Privacy notification expenses including health care records monitoring and restoration
- Fines, penalties and legal expenses related to class action or individual lawsuits
- Costs related to identity theft
- Crisis communication costs
- Costs for system repairs and restoration coverage of data

### **Expert Advice from Experienced and Knowledgeable Brokers**

Our experienced, knowledgeable brokers can provide professional, expert advice for customizing a commercial insurance portfolio to meet the diverse and ever-changing needs of your health care facility.



## Our CORE360™ Difference

**Partnership. Commitment. Service. Results. That's how CORE360™ works for you.** CORE360™ is our unique and comprehensive approach to evaluating your risk management program. Unlike traditional total cost of risk conversations, we consult with you to understand all your actual and potential costs, and the strategic options to reallocate these costs with smart, actionable insights.

### Program structure

- Limits/structure analysis
- Client risk appetite

### Coverage gaps

- Identify & explore coverage improvements

### Uninsured & uninsurable losses

- Client knowingly/unknowingly leave uninsured

### Loss prevention & claims

- Claims advocacy & management
- Loss control services

### Contractual liability

- Contract review
- Certificates of insurance

### Insurance premiums

- Understanding & communicating exposures
- Loss history, market conditions



## About Gallagher

Founded by Arthur J. Gallagher in Chicago in 1927, Gallagher has grown to be one of the leading insurance brokerage, risk management, and human capital consultant companies in the world. With significant reach internationally, our organisation employs over 33,000 people and our global network provides services in more than 150 countries.

Our people partner with businesses across countries and international territories to provide relevant and impactful professional advice. Regardless of what risk and human capital challenges our clients have, we work hard and utilise industry specific expertise to find the best solution and to deliver it with world-class service.

WE HELP YOU GO  
BEYOND YOUR GOALS.

IT'S THE GALLAGHER WAY.



For the ninth consecutive year, Gallagher has been recognized by the Ethisphere Institute as one of 2020's World's Most Ethical Companies™. Gallagher is the **only insurance broker** among this prestigious group of companies honoured for their commitment to adhering to the highest standards of ethical conduct.

For more information please contact:

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