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### Healthcare acquisition: three ways to help mitigate risk

1. Plan ahead to spot and address potential challenges, from IT integration to open litigation.
2. Communicate with staff to help reduce confusion and stress.
3. Be ready for attrition not just during but through the nine months that follow each merger.

## Specialty insurance

# Healthcare M&A Protector

## Peace of mind for buyers and sellers alike

In the flurry of activity surrounding a healthcare merger, it's easy for insurance to fall off the radar, leaving acquiring companies and their acquisitions at significant risk. Liberty Mutual can help ensure a smooth transition with a variety of coverages available through the Healthcare M&A Protector, along with guidance from advisors who know this intricate landscape.

### Healthcare M&A exposures

Every merger brings challenges such as staff retention and incompatible IT systems with potential to:

- Disrupt care delivery
- Distract attention from regulatory compliance
- Draw attention from insurance schedules, premiums, endorsements, and open litigation
- Disrupt communication
- Lose or compromise data

When firms acquire multiple companies, they should also stay on top of the unique risks associated with each type of healthcare entity, from surgical facilities to senior care centers.

### Protection for a successful deal

Healthcare M&A Protector coverage adds a layer of security for those on both sides of the transaction — the buyer as well as the purchased — with:

- **Successor liability.** A sublimit for expense only for liability arising out of acts, errors, or omissions that occurred under previous ownership.
- **Prior ownership liability.** An endorsement naming a prior owner or manager as an additional insured.
- **Exposure growth provisions.** A tailored approach based on certain criteria with an automatic percentage included at time of binding.
- **Enterprise resource planning discounts.** Discounts for extended reporting periods (for seller) and go forward coverage (for buyer), based on providing coverage for both sides of the transaction.