



# INSURANCE PROTECTION FOR SAPAA

Marsh & McLennan Agency understands the drug, alcohol, background testing and wellness industries. As franchise industry specialists and drug, alcohol and program administrator experts, we have extensive experience writing coverage around the exposures you face every day. That's why we developed an insurance program specifically designed to prevent risk to your business.

## The MMA SAPAA PORTFOLIO

Highlights of your insurance coverage include:

- Comprehensive knowledge and coverage of the unique Errors & Omissions (E&O) exposures SAPAA franchisees face.
- A more broad definition of Professional Services under one E&O form providing you better protection.
- Policy can be tailored to cover drug and alcohol testing, DNA testing, collection and testing services background screening, consulting services around the development of workplace drug testing policies and other services.
- Additionally, the policy can be tailored to cover wellness services, blood draws and flu shots under the same form.
- We can also write coverage for all other business insurance needs as part of this program
- Data Privacy or Cyber Liability coverage is available to provide protection for your business if the personal data of your clients becomes compromised.
- Competitive pricing and better coverages. MMA understands your industry and we've benchmarked our solution with others in the industry to make sure we can provide you with the proper protection for your business at a very competitive price.
- One point of contact for all franchisees. SAPAA will have one account manager focused exclusively on their business.



FRANCHISING

AS THE ONLY APPROVED INSURANCE PROVIDER FOR SAPAA, MMA OFFERS SERVICES AND PROTECTION OTHERS DON'T.

### For more information, contact:

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## EXPERTISE FOR EVERY SPECIALIZATION.

As the Marsh & McLennan Agency [MMA] network grows with more local agency partners, we continue to increase our industry specific expertise. The ever-changing insurance landscape comes with new risks and challenges including stricter regulations and heavier penalties. Without up-to-date advice and the right coverage, these new challenges can have a drastic effect on your bottom line.

Our promise is to connect you with our team of professionals who have specific industry expertise. They understand your unique business needs and can offer innovative ways to cut costs as well as ensure your business is regulatory compliant. Our consultants monitor and analyze the implications of impending new laws and work with you to protect your business and its future. See our list of specialty industries below and discover a new level of knowledge and expertise today.

### INDUSTRY EXPERTISE



CONSTRUCTION



FINANCIAL INSTITUTIONS



HEALTH CARE/  
SENIOR LIVING



MANUFACTURING



REAL ESTATE



EDUCATION



ENERGY



TRANSPORTATION



TECHNOLOGY



LIFE SCIENCES



ENVIRONMENTAL



HOSPITALITY



SOCIAL SERVICE/  
NON-PROFIT



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### VALUE ADDED SPECIALTIES



CLAIMS ADVOCACY



EXECUTIVE  
& PROFESSIONAL



HR CONSULTING



RISK CONTROL



SEMINARS



HEALTH/  
WELL BEING



SMALL BUSINESS



**MARSH & MCLENNAN  
AGENCY**

RISK MANAGEMENT

EMPLOYEE BENEFITS

SURETY BONDING

PRIVATE CLIENT

RETIREMENT