

# Business Insurance for Medical Offices

*How fit is your business insurance protection?*



## Protecting Your Investment

As a medical professional, your first thought is for your patients. As a business owner, you also need to think about the business end of your practice – and that can extend beyond your business operation. If your personal identity were stolen, could you afford to take the time away from your practice to reinstate your identity? Could a poor personal credit report negatively affect your business? Do you know the maximum amount your current insurance policy would pay to re-create your patient records lost in a fire? Would the \$10,000 limit often separately purchased be enough to pay for the labor it would take to reconstruct all your patients' records?

At The Hartford, we are focused on protecting your business. By offering you coverages that may not be available in other policies, our small business insurance is truly designed with businesses like yours in mind.

## Planned For Your Needs

The Hartford's small business insurance package, called Spectrum, has core business coverage that is top of the line. We have also bundled important protection into optional packages like our Super Extension of Coverage for Medical Offices, which was created for businesses like yours. It provides over three dozen coverages at a savings as compared to the price you would pay to buy them individually – including a blanket limit of \$250,000 for seven key coverages. Here are a few examples of the protection it offers:

- **Accounts Receivable**

Protects you from the inability to collect outstanding balances as a result of lost or damaged records from a covered cause of loss. Included in your blanket limit.

- **Computers and Media**

Provides coverage for your computers, peripheral devices and media. Coverage is also provided for the costs to research, replace or repair lost or damaged data and software as a result of covered damage to computer equipment, certain power failures, or a computer virus.

- **Laptop Computers (Worldwide Coverage)**

Extends property coverage to your laptop, palmtop, and similar portable equipment and accessories anywhere in the world, including while in transit.\*

- **Valuable Papers and Records**

Protects the value of your time, work and research to re-create your customer records or files if they are damaged or destroyed by a covered loss. Included in your blanket limit.

**For more information,  
contact:**

**Frost Insurance**

401 Congress Avenue, 14th Floor  
Austin, TX 78701  
512.473.4520



\*Not covered if checked as baggage.



In addition, you have the option to buy these important coverages:

- **Reimbursement of Legal Expenses for Disposal of Medical Waste**

If you are sued for allegedly violating a law or regulation governing the disposal of medical waste, this coverage will reimburse you up to a specified limit for your defense costs.

- **Reimbursement of Legal Expenses for Court or Review Boards**

Covers your legal expenses, up to a specified limit, in connection with any disciplinary action brought against you before any court or a state review board.

### **Spectrum Core Coverage**

When your business is protected by Spectrum, you'll be covered for a wide range of property and liability risks common to your industry. Here are some examples:

- **Identity Recovery Coverage**

The Hartford provides identity recovery coverage for business owners, including services such as:

- **Identity Recovery Help Line**

Provides identity theft support for policyholders who suspect they are identity theft victims.

- **Identity Recovery Case Managers**

Provide assistance in speeding the recovery process.

- **Expense Reimbursement**

Provides expense reimbursement up to \$15,000 for covered expenses arising out of a defined identity theft event.

- **Building and Business Personal Property**

Your Spectrum policy contains coverage to repair or replace your building and any equipment, stock, furniture or fixtures that you own. There's a lot of business property coverage included with Spectrum, such as:

- **Business Income and Extra Expense**

Reimburses you for your actual loss of business income for up to 12 consecutive months during the period of restoration following a covered loss to your property. Extra expenses needed to continue your operations, such as renting temporary office space, are also covered.

- **Equipment Breakdown**

Covers the cost to repair or replace equipment, such as computers, air conditioners, phone systems and steam boilers, from loss or damage caused by mechanical breakdown or artificially-generated electrical current.

- **Business Liability**

Your Spectrum policy from The Hartford provides your business with legal liability protection against claims of injury or damage caused to others by you or your employees. For example:

- **Employment Practices Liability\***

Covers claims, including legal defense costs, for certain employment-related lawsuits brought against you by your employees or job applicants. A basic limit of insurance is automatically provided, with higher limits available for an additional premium.

- **Products and Completed Operations**

Covers you against injuries or damages to others caused by the products you sell or by the work you perform for your customers.

### **Other Important Coverages from The Hartford**

- **Commercial Auto Coverage**

Our policy protects you against financial loss resulting from accidents involving the vehicles you use in your business. The Hartford offers valuable enhancements, such as excess coverage for hired autos, and the extension of liability coverage to vehicles leased in the name of an employee on your behalf and at your direction.

- **Umbrella Coverage**

Provides up to \$10 million of additional liability protection.

- **Workers' Compensation**

Our state-of-the-art managed care and Return-to-Work program will help you get your employees back on the job as soon as possible.

### **That's Not All**

To all of this, we've added the convenience of flexible premium payment plans, an electronic funds transfer plan, and 24-hour, toll-free claims reporting.

All business insurance is not the same. At The Hartford, we act on emerging insurance needs and provide convenient, cost-effective and quality coverage for your business.

**Visit us at [sb.thehartford.com](http://sb.thehartford.com) for more information.**

\*Not available in all states.

This document outlines in general terms the coverages that may be afforded under a Hartford policy. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All Hartford coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain whether a producer is a Hartford agent, please contact your state's Department of Insurance or The Hartford at 1-888-203-3823 (Option 1).