

## FAST FACTS FOR SMALL BUSINESS OWNERS | MEDICAL OFFICE AND HEALTH PROFESSIONALS



## PROTECT YOUR MEDICAL OFFICE AND HEALTH PRACTICE WITH THE HARTFORD.

### BUSINESS OWNER'S POLICY

Most small medical and healthcare practices purchase a Business Owner's Policy (BOP). It can help protect your business in much the same way that a homeowner's policy helps protect your home and personal possessions. The Hartford's Business Owner's Policy includes:

- **Business Property Insurance** to help protect the property you own, lease or rent.
- **Business Liability Coverage** to help protect your business from claims alleging you were negligent, which caused injury or damage.
- **Business Income Coverage** to help replace lost income if your business is forced to temporarily close after a covered damage to your premises or your tools/equipment.

### OPTIONAL COVERAGES MEDICAL PRACTICES LIKE YOURS OFTEN BUY

In addition to among the most robust liability and property coverages available, The Hartford offers optional coverages that are easily added to your policy and offer protection for a broad range of risks unique to medical practices.



**Business Income for Interruption of Practice** gives you the flexibility, for many business income claims, to determine how you'll be paid for lost income. You can select a daily limit option between \$500 and \$5,000, which requires less paperwork and doesn't deduct for rescheduled patient appointments; or actual loss sustained.



**Data Breach** helps you pay for response expenses if the sensitive personal information (e.g., patient medical records, Social Security numbers) you collect or store is lost or stolen. This includes expenses for notifying patients, employees or government agencies as may be required, and good faith advertising services and credit monitoring, if warranted. You can also purchase coverage that helps cover defense costs, settlements, and judgments if your practice is sued because of a covered data breach. There's even coverage that helps protect your income if you need to suspend or slow down your business operations because of a covered data breach.



**Temperature Change** provides coverage if perishable medicines are lost due to temperature change resulting from a loss of power, the breakdown or failure of heating or cooling equipment, or contamination by a refrigerant.



**Accounts Receivable** provides coverage if you're unable to collect amounts due from your patients because of covered damage to your accounts receivable records.



**Reimbursement of Legal Expenses for a Court or Review Board** provides coverage for defense costs if you're required to appear before a civil court or state review board because of a disciplinary action that arises as a result of your professional activities.



**Stretch® Endorsements**  
Many optional coverages offered by The Hartford are also available in cost-effective packages called Stretch® endorsements. This gives you the flexibility to customize your insurance program while offering good value for your insurance dollar.



## WORKERS' COMPENSATION

Your healthcare practice depends on your employees. You want your employees to receive the care they need if they get sick or hurt on the job. It's why for more than a century, The Hartford's Workers' Comp program has set the standard for value, innovation and injured worker care. Our claim management programs promote better outcomes and help return employees to work quickly. This helps keep medical costs low, which could have a positive impact on future premiums. And don't forget our Broad Form Endorsement, which is added to all Workers' Comp policies, at no additional cost. It includes six additional coverage features that add value beyond the industry standard.

## BUSINESS AUTO

Our Business Auto coverage is another example of the superior value we deliver to you. Our Broad Form Endorsement is included on all policies and features 19 coverage enhancements. In addition, our Fender Bender and Accident Forgiveness Programs reward customers for making safe choices, which may help control premium costs.

## HELPING SMALL BUSINESSES PREVAIL

For more than 200 years, The Hartford has helped prepare and protect over 1 million small businesses so they can prevail when the unexpected strikes.



## YOUR PRACTICE DESERVES COVERAGE FROM A MARKET LEADER.

Partner with us and The Hartford for your business insurance needs.

The Hartford® is Hartford Fire Insurance Company and its affiliated property and casualty insurance companies, 690 Asylum Avenue, Hartford, CT 06155.

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 and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. and may not be available to all businesses. **In TX, this insurance is written by Sentinel Insurance Company, Ltd., Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Property and Casualty Insurance Company of Hartford, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company and Hartford Fire Insurance Company.** In CA by Sentinel Insurance Company, Ltd. (CA license # 8701) and its property and casualty insurance company affiliates.



Property  
Liability  
Workers' Comp  
Business Auto