

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 in the event it is responsible for causing harm to a person and/or damage to property.
- **Business Income Coverage** to help protect lost income when a business is forced to close due to direct physical loss or damage to its premises resulting from a covered cause of loss.

OPTIONAL COVERAGES MEDICAL PRACTICES LIKE YOURS OFTEN BUY

In addition to among the most robust liability and property coverages available, The Hartford also offers a wide range of optional coverages that can help tailor your insurance program. Coverage is available to help protect your business if:



Your property is damaged or your water, electric or other utility services are down causing you to lose income during this time period in addition to expenses to keep your practice open.

Interruption of Practice



Sensitive personal information (e.g.: patient medical records, Social Security numbers, bank account information) you collect or store on your employees/patients is lost or stolen.

Data Breach



Perishable medicines are lost due to temperature change resulting from the breakdown or failure of heating or cooling equipment or contamination by a refrigerant.

Temperature Change



Your accounts receivable records are damaged, for example, by fire or water and need to be reconstructed.

Accounts Receivable



A patient files a complaint with a state review board, and you are required to appear for disciplinary action incurring court expenses.

Reimbursement of Legal Expenses



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.

Stretch® Endorsements

Our optional coverages don't stop here. To view additional coverages purchased by your industry, check out our [coverage identifier](#).

Prepare. Protect. Prevail. With The Hartford®



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.



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THE HARTFORD IS ALWAYS AT YOUR SERVICE.

Talk to your rep at The Hartford to ensure you are fully covered.

This document contains only a general description of coverages that may be provided and does not include all of the features, exclusions and conditions of the policies it describes. Coverage is subject to the policy terms and is individually underwritten. Please refer to the actual policies for complete details of coverage and exclusions. In the event of a conflict, only the terms of an actual issued policy will prevail. Coverage may not be available in all states or to all businesses.

Coverage is underwritten by Hartford Fire Insurance Co. and its property and casualty insurance affiliates. **In TX, this insurance is written by Sentinel Insurance Company, Ltd., Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Insurance Company of the Midwest, Trumbull Insurance Company and Twin City Fire Insurance Company. In WA, this insurance is written by Hartford Accident and Indemnity Company and Sentinel Insurance Company, Ltd.** In CA, this insurance is written by Sentinel Insurance Company, Ltd. (CA lic. #8701) and its property and casualty affiliates, One Hartford Plaza, Hartford, CT 06155.

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Business Insurance
Employee Benefits
Auto
Home