



MEDICAL OFFICE COVERAGE

INTRODUCTION

This is a short review over many insurance coverage parts necessary to a doctor's practice. Not all apply, and there are other coverages that may not be listed in this short review. Remember, not all insurance policy coverages read the same. If you would like help reviewing insurance policy info, contact us at John Bailey Company.

COMMERCIAL LIABILITY INSURANCE

PROVIDES COVERAGE FOR:

PREMISE LIABILITY

OPERATIONS LIABILITY

PRODUCTS LIABILITY

**COMPLETED OPERATIONS
LIABILITY**

CONTRACTUAL LIABILITY

**INDEPENDENT
CONTRACTORS**

**PERSONAL INJURY
LIABILITY**

ADVERTISING LIABILITY

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PROPERTY INSURANCE

BUILDING

Insuring the structure

BUILDING CONTENTS

Business Property inside building

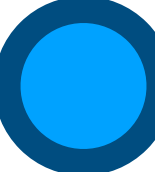
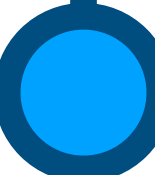
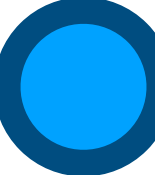
BUSINESS INCOME



AUTO INSURANCE

HIRED PHYSICAL DAMAGE

Physical Damage for Rental Car and sometimes loss of us is covered up to specific amount



HIRED INSURANCE

Liability for Insurance for rental vehicles used in business

NON-OWNED INSURANCE

Liability for vehicles used , but not owned by the insured entity

SCHEDULED AUTOS

Owned by Practice

CYBER LIABILITY

Provides coverage for liability damages, governmental action and fines due to loss of Personable Identifiable Information (PII), credit cards (PCI), and Protected Health Information (PHI) data. This policy also provides restoration of business from down time when a breach occurs including extra expense to remain functional, lost time, lost monies, and lost business. It also protects a client's website and social media efforts.

Additional Offerings

WORKER'S COMPENSATION INSURANCE

Wage replacement and medical benefits coverage for employees injured on the job. Also includes long term disability benefits.

PROFESSIONAL LIABILITY (E&O) INSURANCE

Protects professionals who give advice or work in professional service industries

MEDICAL BILLERS & CODERS REGULATORY COVERAGE

Coverage for defense costs, fines, and penalties arising out of regulatory action alleging billing errors, HIPAA, EMTALA, and STARK violations

UMBRELLA POLICY

Includes extra liability coverage

Additional Offerings Continued

DIRECTORS AND OFFICERS INSURANCE

Protects against wrongful acts or decisions made by a Board of Directors

EMPLOYMENT PRACTICES LIABILITY INSURANCE (EPLI)

Protects the business against allegations from employees for wrongful termination, sexual harassment, discrimination, invasion of privacy, false imprisonment, breach of contract, emotional distress, and wage and hour law violations

ERISA BOND

ERISA bond stands for Employee Retirement Income Security Act. This type of surety bond is a form of insurance that protects employees against fraud or unethical actions.

GROUP POLICY FOR THE OFFICE

(Health, Dental, Life, etc.)



Questions

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