

Clinic Owners

CONSIDER THE FOLLOWING COVERAGES FOR YOUR CLINIC

Property

This covers the property you own and can include tools, inventory and even electronics you use like your laptop!

Business Interruption: This can be included in your commercial property insurance policy and provides coverage for net income lost following a covered property loss. It may also cover overhead costs including rent and electricity, as well as employee payroll.

Crime

This protects you in the event that someone working in your clinic steals from you. Even if you do not typically carry cash, this coverage can protect you in the event of various forms of employee dishonesty and forgery.

Equipment Breakdown

This coverage is sometimes called Boiler and Machinery. Equipment breakdown insurance covers your equipment in the event of mechanical and electrical breakdowns due to internal causes, any business that owns expensive electrical or mechanical equipment should consider an equipment breakdown policy.

Cyber Liability

This covers you for the costs associated with cybercrime involving your technology systems and customer data. This is particularly important in the healthcare industry, where breaches can result in costly containment and repair expenses, with the risk of lawsuits brought on by 3rd parties.

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If you need any help, we have over 100 licensed insurance brokers to answer your questions and give you guidance via chat or over the phone.

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