

Which types of insurance should I be looking for?



Insurance Checklist

Purchasing an insurance policy as a practitioner or clinic owner can be confusing, so we've been working with our friends at Zensurance to create resources that will help Jane users know what to look for.

Before we get to the good stuff, we need to say this: these resources are intended to be for **informational purposes only**. For personalized insurance advice, please **consult with a licensed insurance broker**.

Practitioner

As a practitioner, these are the types of insurance you should look into:

- Medical Malpractice** (*a.k.a. MedMal, Errors & Omissions, E&O, or Professional Liability*)
Covers you for any financial loss or bodily injury you may cause to your clients during the delivery of your services.

The following should be included:

- Regulatory Defense**
Provides for legal representation if you become the subject of an investigation by your regulatory authority.
- Abuse**
Provides for legal representation if you are the subject of allegations of abuse in your practice.

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- General Liability** (*a.k.a. Commercial General Liability or CGL*)
Covers any bodily injury or property damage you may cause while operating your business outside of administering your professional services.

Included in this is often:

- Tenant Legal Liability** (*a.k.a. Commercial Tenant Insurance*)
Protects your business against the day-to-day risks of operating within a leased or rented space.

Clinic Owner

As a clinic owner, you should look into the policies we recommend for practitioners, as well as the following:

- Property**
Covers the property you own, including tools, inventory, and electronics.

Often included is:
 - Business Interruption**
Provides coverage for net income lost from a covered property loss.

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- Equipment Breakdown** (*a.k.a. Boiler and Machinery*)
Covers your equipment in the event of mechanical and electrical breakdowns due to internal causes.

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- Crime**
Protects you in the event that someone working in your clinic steals from you.

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- Cyber Liability**
Covers you for the costs associated with cybercrime involving your technology systems and customer data.

We hope this is helpful! If you have any questions, please don't hesitate to reach out to Zensurance. They specialize in helping small businesses and wellness practitioners find the policies that work for them and would be more than happy to help.