

Individual Practitioners

HERE'S WHAT YOU NEED

Medical Malpractice

Sometimes called Errors and Omissions, E&O, or Professional Liability - You need this

This covers you for any financial loss or bodily injury you may cause to your customers during the delivery of your professional services. For example, if you are a Chiropractor and a patient sues you for injuring them during an adjustment. The following coverages should be included alongside your Medical Malpractice insurance:

- ★ *Regulatory Defense: this protects you with legal representation in the event you become the subject of an investigation by your regulatory authority. For example, another health-care professional makes a complaint that you are operating outside of your scope of practice and the college launches an investigation (note that this coverage only applies when you are found not guilty)*
- ★ *Abuse: This protects you with legal representation in the event that you are the subject of allegations of physical or sexual abuse in your professional practice.*

General Liability

Sometimes called Commercial General Liability or CGL - You really should have this

This covers you for any bodily injury or property damage you may cause while operating your business outside of administering your professional services. For example, you operate out of another professional's clinic, or you visit customers in their home, you break something while you are there and the owner sues you for the cost to repair or replace what you broke. Most clinics-owners will ask that you have this coverage when you operate out of a clinic you do not own.

- ★ *Tenant Legal Liability: Also known as Commercial Tenant Insurance, is usually included in your general liability. It protects your business against the day-to-day risks of operating within a leased or rented space.*

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