

BUSINESS INSURANCE COVERAGE CHECKUP MEDICAL AND DENTAL OFFICES



HOW HAS YOUR PRACTICE CHANGED OVER THE PAST YEAR?

Caring for your patients keeps you busy each day, leaving little time to think about your insurance coverage and how changes in your practice over the past year may impact the type and amount of insurance coverage needed to protect it.

It's a good idea to review your insurance needs annually, so please take a few moments to complete the checklist below. Answering these questions will help to identify whether your existing business insurance coverage is appropriate or if changes are necessary when speaking with a licensed insurance agent.

The reverse side of this checklist includes additional coverages you should consider.

GENERAL INFORMATION	YES	NO
1. Has the name of your practice changed?		
2. Have you restructured your practice's ownership (e.g., gone from sole proprietorship to LLC or corporation) or added any DBA's (doing business as)?		
3. Has your practice changed owners, partners or officers?		
4. Has the nature of your practice operations changed? For example:		
a. Have you changed to an Electronic Health/Medical Records system?		
b. Have you changed or expanded the types of services you offer?		
5. Have you added new locations, expanded into new states or outside of the United States?		
6. Have you closed or moved any locations?		
7. Has the mailing address of your practice changed?		
8. Has the physical location of your practice changed or have you expanded or remodeled your practice's office space?		
9. Have you purchased new dental or medical equipment, including MRIs and CAT Scans?		
BUSINESS PROPERTY	YES	NO
1. Do you own the building your practice is located in? If yes:		
a. Have you taken any steps to protect your building? This includes the installation of alarm or security systems, fire suppression systems and/or surveillance equipment.		
b. Has it been longer than 12 months since you reviewed what it would cost to replace your building?		
2. Has it been longer than 12 months since you reviewed the amount of insurance provided for your business personal property? Keep in mind that inflation can impact the value of personal property.		
3. Have you entered into any new purchase or lease agreements for your business property?		
BUSINESS LIABILITY	YES	NO
1. Has there been any increase/decrease in your company's payroll or sales?		
2. Have you entered into any new customer contracts?		
WORKERS' COMPENSATION	YES	NO
1. Has there been any increase/decrease in your practice's payroll? This information is necessary because the price you pay for workers' comp is based, in part, on annual gross payroll.		
2. In the past 12 months, has your employee headcount increased or decreased?		
3. Do you have employees who work from home on a regular basis?		
4. Do you use subcontractors, volunteers or interns?		
5. Do you or your employees travel to other states or foreign countries?		
BUSINESS AUTOMOBILE	YES	YES
1. Have you added or eliminated vehicles used in your practice's operations?		
2. Has the usage of vehicles covered by your policy changed (e.g., distance they are traveling or what they're used for)?		
3. Do you use your personal vehicle for business, allow employees to use your personal vehicle for business or allow employees to use their own personal vehicles for your business?		
4. Has it been longer than 12 months since you reviewed the limits of liability provided by your policy?		
5. Has it been longer than 12 months since you reviewed the deductible(s) required by your policy?		

continued

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BUT THAT'S NOT ALL

Below are additional coverage options that can help protect your practice. Consider each statement and check the ones you're interested in hearing more about. Then, an insurance professional can assist you in determining which of these options are right for your practice.

YES	I WANT TO KNOW MORE ABOUT INSURANCE THAT WILL HELP REPLACE MY LOST BUSINESS INCOME IF:	COVERAGE
	I need to suspend operations because of an unplanned and unannounced interruption in my cloud service.	Cloud Service Interruption
	I need to suspend operations due to the direct physical loss of power, communication or water services.	Off-Premises Utility Services
	The third party I rely on for a large portion of my business income (e.g., supplier or manufacturer) is unable to provide inventory or products due to a covered property loss at their location.	Dependent Properties
	I use the Internet to generate a portion of my income, and my website is vandalized – prohibiting me from generating that income.	Electronic Vandalism
	After resuming operations following a covered loss, I don't regain the income level that existed prior to the loss.	Extended Business Income
YES	I WANT TO KNOW MORE ABOUT INSURANCE THAT WILL HELP PROTECT ME IF:	COVERAGE
	The sensitive personal information (e.g., Social Security number, debit/credit card information, medical records/charts) I collect and/or store, either electronically or on paper, on my employees and/or patients is lost or stolen.	Data Breach
	I'm sued by one of my employees for an employment-related claim, such as discrimination, harassment or wrongful termination.	Employment Practices Liability
	An error or omission is made in the administration of the employee benefits program available to my employees, such as improperly providing information or failing to enroll an employee when they're eligible.	Employee Benefits Liability
	I suffer a financial loss because an employee steals money, securities or other property owned by my business.	Employee Dishonesty
	The computers, data and software used in my business need to be repaired or replaced due to a computer virus or power failure, for example.	Computers & Media
	I'm sued because one of my employees was in an accident while using their personally-owned vehicle to run an errand for my business such as picking up office supplies, or picking up/dropping off mail at the post office.	Hired & Non-Owned Auto
	I'm sued and my Business Owner's Policy doesn't fully cover the amount I'm liable to pay.	Umbrella

COST SAVING OPTIONS

Many of the property coverages offered as optional are also available in cost-effective packages. This approach helps you tailor an insurance program that meets your unique needs while giving you the good value for your insurance dollar.

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Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. **In TX, this insurance is written by Sentinel Insurance Company,**

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Property
Liability
Workers' Comp
Business Auto