You’ve established your practice to provide your patients with quality healthcare in a supportive environment. But your well-planned practice is vulnerable to unexpected events that can disrupt your business. The Hartford understands healthcare businesses like yours and, in partnership with your agent, provides coverage and services tailored to your needs, freeing your time to focus on your patients.

A Business Owner’s Policy with Some of the Broadest Property and Liability Insurance Available

We offer bundled coverage options and cost-effective additions to create packages tailor-made for your healthcare business.

Did you know? Thirty percent of small businesses report having to close their business for at least one day due to one or more natural disasters.¹

Our solution:

- **Our business income insurance** covers lost income even if you are able to reschedule patient appointments. Depending on the option selected, there is either no or minimal paperwork necessary to document lost earnings. In addition, we do not deduct for rescheduled patient appointments.

Did you know? Seventy-five percent of medical record breaches involved small businesses.²

Research shows that the average cost of a data breach in 2011 was $194 per breached record.³

That’s nearly $200,000 for a breach involving 1,000 records. Our solution:

- **Data breach insurance** covers expenses after theft or loss of electronic or paper data to help protect patient privacy, and provides timesaving services that help quickly restore a practice’s reputation and patient trust. You can add this valuable coverage along with your Business Owner’s Policy for defense and damages in the event you are sued by a patient (third party).

Did you know? Sixteen percent of EPLI claims are from healthcare organizations.⁴

Our solution:

- **Employment practice liability insurance (EPLI)** covers cases of wrongful termination or discrimination, and sexual harassment, with a $10,000 limit automatically included and the option to purchase up to $1 million. We offer this coverage as a broad form endorsement to your Business Owner’s Policy.

Important Coverages for Healthcare

- **Property loss and equipment breakdown** on medical equipment including, MRIs and CAT scans.

- **Spoilage** coverage for perishable medicines and medical supplies.
Workers’ Compensation Coverage Specific to Healthcare

**Did you know?** With the support of our cutting-edge return-to-work program, you can get an injured worker back on the job an average of one full week earlier. Our solution:

- **Team•Work™** gets an injured worker back on the job as soon as medically appropriate.

**Did you know?** One in ten healthcare workers is accidently stuck by a contaminated sharp – mostly needle sticks. Our solution:

- Specialized claims handling for needle stick injuries. We are one of the few carriers to cover costs for the initial blood test of the source patient and the injured healthcare worker, reducing employee anxiety and saving out-of-pocket expenses. Important coverage when we know some sharps injuries may result in a life-threatening infection such as HIV, Hepatitis B or Hepatitis C.

The Most Robust Commercial Auto Coverage Available

For practices with business vehicles, our commercial auto policy combined with our broad form endorsement at no additional cost, offers robust coverage.

Service That Respects Your Time

So you can focus on what’s important – patients.

- Convenient service that saves time and money – online bill pay and eAudit – 24/7 – let you manage insurance on your own schedule, while pay-as-you-go options for workers’ compensation help minimize the time disruption and inconvenience of audit surprises.

- Straightforward claim service. Minimize interruptions and inconvenience, and get back in business fast. Our claim data shows that eight out of 10 customers with a claim would recommend The Hartford.

- Easy online tools. Loss prevention tips can help minimize the risk of losses and accidents common to healthcare practices. Our eLearning tools can help you navigate your insurance needs.

- Award-winning commercial service centers. The Hartford has been recognized by J.D. Power and Associates for delivering “Outstanding Customer Service.”

Keeping Our Promises So You Can Keep Yours

We give you what you need to help protect your practice today and in the future.

- Over 200 years of experience, with over 30 years specializing in healthcare.

- Over one million small business customers.

- Voted one of the World’s Most Ethical Companies by the Ethisphere Institute for five years.

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1 National Federation of Independent Businesses - SB411 Facts
2 Percentages are approximate based on the Verizon 2012 Data Breach Investigations Report.
3 2011 Cost of a Data Breach Study, United States, Ponemon Institute LLC, Report Date: March 2012
4 Hartford Financial Products claim data
5 Centers for Disease Control and Prevention; Henry and Campbell 1995; EPINet 1999