

Caring for your business in the Age of Disruption



Whether you're a professional business manager or a lead practitioner, you're committed to protecting the well-being of your patients. Doesn't your business deserve the same degree of care?

What's affecting your stress level?

You're seeing new strains of challenges. We're seeing them too.



125% increase in healthcare cyber crime; aimed squarely at your patient data. Why? These records are good as gold, and worth as much as 50x more than stolen Social Security numbers.¹



90% of physicians report the financial squeeze of cost containment pressure and declining reimbursement rates as a key concern.²



68% name "increased regulatory requirements" their greatest challenge. It's a must-do regulatory alphabet: HIPAA, ACA, ICD-10, CMS, PQRS and EHR. Failure to comply can mean fines, or worse.³

You understand that an ounce of prevention is worth a pound of cure. In the Age of Disruption, this means making the right decisions to inoculate your healthcare practice against critical events like damage to property or essential medical equipment, a refrigeration system failure, or a lawsuit. Schedule a checkup with the trusted coverage provider who understands how to keep your healthcare practice healthy. Consult with a Travelers agent.

Start here.

Our healthcare program starts with our lab-tested Business Owner's Policy (BOP), **MasterPac**SM. This cost-effective, hassle-free prescription combines property and liability insurance to protect the health and wellness of your business.

Master Pac protects what matters most.

- **Property.** Whether you own a building or lease space at a medical campus, **Master Pac** has you covered – including buildings and personal property, computers and tablets, and expensive equipment like X-ray machines and CT scanners.
Bonus: There's no sublimit on our Black Bag coverage because we recognize that the tools of your trade can provide a lifeline for your patients.
- **Business Income and Extra Expense.** Protect your revenue stream and get back up and running if a covered loss impacts your business. Our Daily Limit option reimburses you for lost time if appointments have to be canceled or rescheduled – up to \$5,000/day for 15 days.
- **Valuable Records.** We'll help you recover or replace patient records damaged by a covered cause of loss so you don't miss a beat with patients, payers or regulators.
- **Computer Equipment, Data and Media (EDP).** If a power surge or virus strikes, we strike back, with higher coverage limits than most carriers for the physical loss or damage to computers, software and data – including electronic patient records.
- **Equipment Breakdown.** The cost to repair or replace vital mechanical or electrical equipment – and the lost revenue for your downtime – is automatically covered.



The Age of Disruption isn't easy, but it's manageable.
So take a deep breath. Control what you can.
And buy insurance for everything else.



Add just what you need.

Power PacSM and **Medical Dental PremierSM**. Get specialized coverage for your specialized business. These endorsements supersize your BOP, delivering our most powerful protection and higher policy limits to protect the vitality of your business.

- **\$350,000 blanket limit** includes spoilage – valuable protection for vaccines and other medicines that could be damaged due to a refrigeration system going down.
- **Water/sewer backup** covers damage to diagnostic equipment or exam rooms if water or sewer lines rupture.

Plus, **Medical Dental Premier** includes more than 40 expanded coverage features designed specifically for healthcare practices and professionals.

CyberFirst Essentials[®] – Small Business. With the migration to electronic health records (EHR) and patient web portals, health care has become the most frequent target for cyber criminals.⁴ We can help with out-of-pocket costs such as patient notification, public relations and court-awarded judgments.

Employment Practices LiabilitySM (EPLSM). In today's increasingly litigious environment, **EPL+** can defend your business in the event of a claim alleging discrimination, harassment or wrongful termination. **EPL+** helps cover your legal expenses – regardless of who's at fault – as well as potential damages, up to the coverage limit. We also include identity theft protection for employees.

Cover all the bases

Workers Compensation. If you have paid employees or employ independent contractors, you may be required to purchase workers compensation coverage. As the #1 provider of workers compensation in the U.S.,⁵ we can help.

Bonus: Needlestick Source Patient Testing. Getting stuck by a needle can be a frightening reality for many healthcare providers. A Travelers workers compensation policy can minimize the anxiety by reimbursing the insured employer for the reasonable cost of diagnostic testing for both the employee and the patient.

Commercial Auto. Whether it's making a house call or picking up supplies, we offer comprehensive property and liability coverage for vehicles registered to your business.

Umbrella. Give your business a booster shot, with up to \$25 million in additional liability coverage for catastrophic losses. This affordable second line of defense can cover exposure gaps with additional limits for general liability, auto liability and employer's liability.

¹ Ponemon Institute – Fifth Annual Benchmark Study on Privacy & Security of Healthcare Data, May 2015,

² Wolters Kluwer Health 2013 Physician Outlook Survey

³ Travelers 2015 Business Risk Index

⁴ 2016 IBM Cyber Security Intelligence Index

⁵ SNL Financial



Talk it over with Travelers.

When you choose Travelers, you'll be in good company. We provide value, protection and expertise to thousands of healthcare providers just like you.

Value. Get more from every insurance dollar you spend. We provide superior coverage at a competitive price, with industry-leading claim service, flexible payment options and exclusive access to a proprietary Risk Management portal.

* A.M. Best's rating of A++ applies to certain insurance subsidiaries of Travelers that are members of the Travelers Insurance Companies pool; other subsidiaries are included in another ratings pool or are separately rated. For a listing of companies rated by A.M. Best and other rating services, visit travelers.com. Ratings listed herein are as of July 22, 2016, are used with permission, and are subject to changes by the rating services. For the latest rating, access ambest.com.

Expertise. We know the healthcare industry and understand the risks associated with evolving medical technologies. We can prescribe tailored coverage to protect your business – equipping you with everything you need, without all the extras you don't.

Financial Strength. With total assets of \$102 billion and more than 30,000 employees, our strength and stability have earned an A++ rating from A.M. Best.* Travelers has endured the test of time and will be a valuable ally when things go wrong.



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