



Insurance for medical offices

Customized for you. There for you.



We understand the unique risks you face as a medical office owner. Ensure you're protected with customized coverages, expert services, and safety resources from Liberty Mutual Insurance. We offer our products exclusively through local independent agents who are insurance experts and can tailor your policy to fit your specific needs.

Standard coverages for your business

Property	Covers your business-owned buildings and business personal property from damages caused by a covered loss, such as fire, storms, vandalism, theft, and water damage
Liability	Covers legal liability associated with your business' operations, including bodily harm to other people or damage to their property
Commercial automobile	Covers physical damage to your company vehicles and legal liability in the case of auto accidents
Workers compensation	Helps cover an injured worker's lost wages, medical costs, and return to work support due to a workplace injury
Umbrella	Provides additional protection above your commercial auto and general liability limits in the event of a large claim or lawsuit
Data breach and cyber liability	Data breach covers the cost of notifying affected individuals, managing public relations, and securing legal defense if sensitive data is hacked, lost, or stolen. Cyber liability helps cover costs associated with lawsuits against you that may arise from a data breach.
Employment related practices liability	Covers employment-related lawsuits, such as wrongful termination, harassment, coercion, or discrimination

Why choose Liberty Mutual?

For more than 100 years, Liberty Mutual has been helping people and businesses preserve and protect what they earn, build, own and cherish. We write approximately 1 million policies for businesses like yours each year.¹

- #1 preferred business insurance provider with an "A" (Excellent) rating from A.M. Best Company^{2,3}
- Fortune 100 company with the security and resources to be there when you need us most

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In addition to the standard policy coverages, here are important coverages to consider as a medical office owner.

Key coverages for medical offices	
Electronic data	The tools of healthcare delivery encompass much more than syringes, scalpels, probes, drills, cuffs, and gloves. We provide coverage for the loss of electronic data, including systems and software, caused by an accident or error.
Equipment breakdown	Your business depends on your equipment. This coverage replaces or repairs core equipment that's been damaged due to mechanical or electrical breakdown. Coverage can also be extended to cover: <ul style="list-style-type: none"> • Lost income if you need to shut down temporarily • Extra expenses that allow you to keep operating • The income you lose if the power (or other utility) shuts down • The value of spoiled or contaminated products
Medical professional equipment	Your training and tools are key to providing quality care and remaining current with best practices. We cover your medical, surgical, and dental equipment, instruments, tools, materials, supplies, journals, and texts wherever located in the coverage territory.
Spoilage	You must deliver care in an environment that's sterile and uncontaminated. This coverage protects perishable supplies that you own at your premises, or those that are owned by others in your care, custody, or control, if they're ruined or contaminated due to breakdown, power outage, or other covered cause.
Valuable papers	In addition to covering your electronic data, we also protect your important business papers such as records, films, and books.
Medical payments	Slip, trip, and fall injuries are among the most frequent injury types in the healthcare industry. We cover medical expenses regardless of legal liability for injury to a customer on your premises.
Medical waste legal expense reimbursement	Your office is responsible for complying with complex and evolving regulations concerning the handling and disposal of medical waste. We reimburse you for necessary legal expenses incurred from being a defendant or codefendant in a civil suit alleging violation of a law or regulation that governs disposal of medical waste.

Expert services



Claims services that treat you right when something goes wrong

- 24/7 claims reporting by phone or email
- More than 9,000 claims professionals nationwide are committed to resolving claims quickly and fairly
- 90% of policyholders are highly satisfied with our quick and easy claim process⁴



Online services that are always on

- Manage your account 24/7 with MyBusinessOnline.LibertyMutual.com
- Access and print policy documents
- View policy activity, including renewals and endorsements
- Pay bills online quickly and easily
- Check the status of a claim



Risk control services to keep your business and employees safe

- **Liberty Mutual SafetyNet™:** one-stop online destination for safety tools, training and resources
- **Risk Control Consulting Center:** experienced safety consultants provide technical guidance and answer your questions to help prevent and control losses. 866-757-7324 RCCConsultingCenter@LibertyMutual.com

LibertyMutualGroup.com/Business

Our risk control services are advisory only. We assume no responsibility for management or control of customer safety activities nor implementation of recommended corrective measures. This document provides a general description of this program and/or service. Not all coverage available in all states. Insurance is underwritten by Liberty Mutual Insurance Company or its subsidiaries or affiliates, 175 Berkeley Street, Boston, MA 02116. Learn more about our privacy policy at libertymutual.com/privacy.

¹Liberty Mutual internal data as of Dec. 31, 2018. ²Based on 2018 survey of business insurance buyers on preference of national carriers sold via independent agents. ³A.M. Best Rating Services, 2019 ⁴Based on Claims Customer Satisfaction Survey results from August 2017 to September 2018.

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BL0373E 06/20