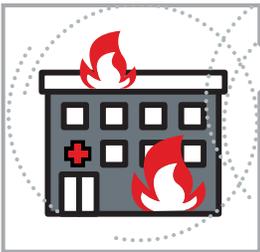




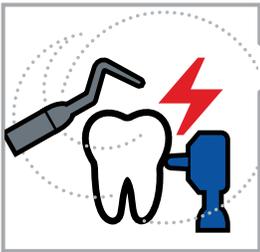
# Have you thought about everything that can injure your business in the Age of Disruption? We have.

Do you get a headache when you think about the pitfalls lurking out there, just waiting to undermine the health of your business? Imagine how much better you'd feel if you could put your mind at ease. Here are some real-world examples to help protect your practice from unexpected challenges – so you can stay focused on your patients in the Age of Disruption.



**Disruption #28: These records aren't worth the charred paper they're printed on.**

A fire breaks out at a psychiatrist's office and destroys almost all of the critical patient files. Copies of insurance cards, signed HIPAA forms, archived treatment records, session notes and billing records all go up in smoke. Sure, everything can be recreated, but only after a lot of hard work, time and cost. Meanwhile, cash flow takes a hit due to delays in accessing billing information. **Master Pac**<sup>SM</sup> offers up to \$25,000 to cover the costs of researching, reconstituting and replacing valuable patient medical and billing records – plus up to \$25,000 in debris removal. For those needing additional protection, **Medical Dental Premier**<sup>SM</sup> offers up to \$350,000 that can be apportioned, as appropriate, to cover the cost of recovering valuable records and cleaning up debris from the damage.



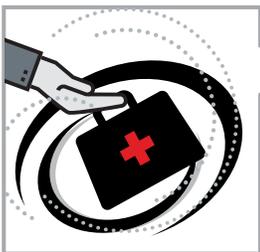
**Disruption #42: A surprising sore point.**

While a dental hygienist is cleaning a patient's teeth, her sleeve gets caught as she removes the dental scaler from the patient's mouth. The tool releases unexpectedly and cuts across her hand. The hygienist receives immediate medical attention, but concern lingers about whether she was exposed to pathogens such as hepatitis B, hepatitis C or HIV. An accidental needlestick or sharps injury during a patient procedure can be a frightening experience for any healthcare professional. A Travelers' workers compensation policy can minimize the anxiety by reimbursing the insured employer for the reasonable cost of diagnostic blood tests for both the employee and the patient, to promptly identify potential illnesses and avoid unnecessary treatments.



**Disruption #342: We'll tell you when it's safe to open your eyes.**

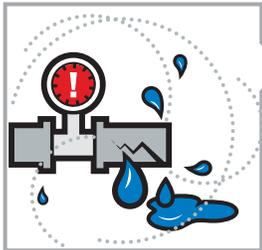
An administrator at an optometrist's office accidentally downloads a computer virus that infects the clinic's patient management system. In the blink of an eye, patient records are inaccessible and billing comes to a standstill. The clinic needs to be up and running ASAP. But first, computer consultants are needed to diagnose and fix the problem. New hardware and software must be purchased. There are additional costs for recreating the lost electronic data. And the practice owner is seeing red. **Master Pac** offers protection for loss or damage to computer equipment, data and media – in transit or off premises – including electronic health records (EHR) – related to transmission of a computer virus. In fact, our coverage limits are higher than most: \$25,000 available with **Master Pac** and \$75,000 with our **Medical Dental Premier** endorsement.



**Disruption #260: Your black bag disappears into a black hole.**

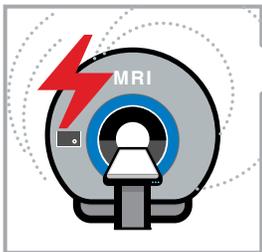
On her way from the hospital to a senior center where she volunteers, a doctor stops for a much-needed skinny latte. While she's waiting for her order, her bag is stolen. And this isn't just any bag. It's her trusty black bag, containing all her tools of the trade. It's a pain to replace basic implements such as penlights, specimen bottles, syringes, face masks and a reflex hammer. But it really hurts to lose diagnostic equipment such as blood pressure cuffs, a pocket diagnostic set and a stethoscope. Nothing is more important to a doctor's day-to-day routine. That's why Travelers provides Black Bag coverage as part of our core **Master Pac** policy. And we don't apply a sublimit, because we know just how valuable these tools can be!

Here are some real ideas about how to protect your practice from unexpected challenges – so you can stay focused on your patients in the Age of Disruption.



**Disruption #122: Please wade into my office.**

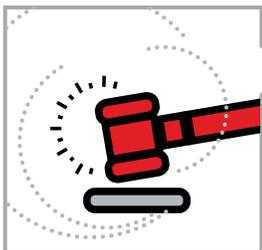
After a burst pipe goes unnoticed over the weekend at a physical therapist's office suite, the staff arrives on Monday morning to discover yoga balls floating in a foot of water. Rather than asking patients to paddle through the waterlogged facility, the practice is forced to close its doors for five days to clean up and replace damaged equipment. Some appointments can be rescheduled; others cannot. The Daily Limit option in **Medical Dental Premier** covers lost income up to \$5,000/day for 15 days – even if postponed appointments can be rescheduled.



**Disruption #217: The open MRI is closed for repairs.**

A whopper of an electrical storm triggers a power surge that cripples an orthopedic office and its in-house lab facility. Vital equipment, including a fixed X-ray machine, open MRI machine and the central refrigeration unit, is knocked offline. The next morning, doctors and staff are forced to scramble. Appointments need to be rescheduled and arrangements need to be made to repair the complex diagnostic equipment. Travelers automatically includes Equipment Breakdown coverage in **Master Pac**, to cover the cost of equipment repairs or replacement plus the lost revenue during the downtime when X-ray and MRI appointments can't be booked.

Expanded coverage with **Medical Dental Premier** also affords up to \$350,000 to cover spoilage of vaccines and medicines.



**Disruption #142: The court will decide whether age comes before beauty.**

A 62-year-old esthetician at a prestigious med spa believes that the owner hired a younger woman to replace her solely to help the long-established practice appear more youthful and modern in the eyes of its clients. She sues the med spa, alleging age discrimination. **Employment Practices Liability+<sup>SM</sup> (EPL+)** helps cover legal defense expenses – regardless of whether or not the business owner is found to be at fault – as well as any potential settlement damages, up to the **EPL+** coverage limit.

**Added bonus: EPL+** also includes identity theft protection for employees.

**These examples are a work of fiction – extremely plausible fiction.**

The loss examples above are hypothetical illustrations. No actual equipment, records, or patients were harmed.

