



Covering Medical Offices' Unique Risks



Next time you go to your doctor or dentist take a look around at the specialized equipment. That stuff is expensive! One piece of equipment may be worth thousands of dollars, a small fortune to a burglar. Add in the computers and possible prescription medications on the premises and you have a tempting target. While sometimes the [burglars](#) or [thieving arsonists](#) are captured, others get away with [stealing multiple high-tech machines](#) or [just drugs](#), including a [slippery burglar addict](#) that actually partook of morphine before leaving the office.

Another aspect of medical office thefts is that medical information is often stored on laptops and other computers which may trigger a HIPAA event. Unlike stolen information [due to a hack](#), which gets around virtual firewalls and passwords remotely, the thieves have complete control of the physical drives and can break in at their leisure. Regardless of how the info is stolen, here is a useful information for your clients about [surviving a HIPAA nightmare](#) and also [how NOT to inform patients](#).

To help cover the specialized and unique risks of medical and dental offices, Travelers offers its [Medical/Dental Premier Endorsement](#). Check out this document overviewing Travelers' [appetites](#) and these [potential claims examples](#).

Travelers Select Accounts offers a robust variety of coverages for small businesses. A proprietary BOP product, Master Pac®, workers' compensation, commercial automobile, and commercial umbrella are available, with a broad array of industry-specific coverage options and coverage extensions. Travelers is available in all states except AK, FL, HI, LA, RI & TX.

Travelers Select is now submitted under the product name "**Small Commercial Standard Markets**" on [Big "I" Markets](#). ACORD Applications and three year loss runs will be required.