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.

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