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Healthcare Office Coverage From CNA



Technology is changing healthcare, from the advantages and risks of [electronic health records](#) to mobile devices developed for management of [asthma](#) to wearable monitors such as [FitBit](#) and [Jawbone](#). Healthcare has unique needs and so do the offices that support them.

CNA offers optional healthcare specific endorsements to their standard BOP coverage.

Accounts Receivable	Additional \$250,000
Black Bag	\$25,000
Brands or Labels	\$25,000
Business Income - Mobile Operations Vehicle	\$75,000
Business Income - Daily Limit Option	\$1000 per Day, 15 Days
Extended Business Income and Extra Expense	Additional 30 Days
Business Income and Extra Expense - Newly Acquired Premises	\$500,000
Business Income and Extra Expense - Dependent Property	Additional \$15,000
Claim Data Expense	\$10,000
Computer Fraud	\$10,000
Electronic Data Processing Equipment (Off Premises)	Additional \$25,000
Limited Building Coverage - Tenant Obligation	\$10,000
Lost Key Consequential Loss	\$500
Newly Acquired or Constructed Business Personal Property Additional	\$250,000
Ordinance or Law - Demolition and Increased Cost of Construction	\$25,000, including Tenant Improvements or Betterments
Ordinance or Law - Increased Period of Restoration	\$50,000
Outdoor Trees, Shrubs, Plants and Lawns Additional	\$2,000
Spoilage	\$50,000
Theft of Gold, Silver, Platinum, Alloys and Metals	Included in BPP Limit up to \$25,000
Unauthorized Business Credit/Debit Card Use	\$5,000
Utility Services - Direct Damage	\$2,500
Utility Services - Time Element	\$25,000
Valuable Papers and Records	Additional \$100,000

Key Coverage Definitions

Accounts Receivable - Covers the reconstruction of your records and reimbursement of uncollectible money from your customers due to a covered cause of loss.

Black Bag - Provides coverage for direct physical loss to medical property, including mysterious disappearance, away from the described premises listed in the declarations.

The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.



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Business Income - Daily Limit Option - Provides an alternative valuation for short-term losses, reimbursing you for your lost time, even if clients are rescheduled.

Business Income and Extra Expense - Dependent Property - Provides an additional \$15,000 over the base policy in the event that your business income is reduced because of damage to a critical supplier or customer's property.

Lost Key Consequential Loss - Provides up to \$500 per premise for replacement of locks and keys in the event a key is accidentally lost.

Unauthorized Business Credit/Debit Card Use - Provides up to \$5,000 reimbursement in the event your business credit or debit cards are fraudulently used.

Utility Services - Time Element - Reimburses you for your lost income during an interruption of electrical or water supply services.

CNA Small Business currently offers a market for a broad variety of businesses besides Healthcare including: Financial Institutions, Professional Services, Business Services, Technology, Retail, Real Estate, Wholesalers and Manufacturing.

Coverage are BOP, Workers Compensation, Commercial Automobile, and Umbrella and Miscellaneous Professional Liability.

For more information, log into www.bigimarkets.com and click on **Small Commercial** or contact Big "I" Markets commercial underwriter Tom Spires at tom.spires@iiaba.net or (800) 221-7917 x5470.

This market is available in all states except AK, FL, HI & LA.