Herlihy
INSURANCE GROUP

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MEDICAL CHECKLIST

PROPERTY

Business Personal Property: limit should represent the replacement cost of **build outs, furniture, inventory, etc.**

Computer Equipment: computer equipment is some of our most valuable assets and as sit becomes smaller and more portable, it is important to insure them, not only as contents as your business location, but for wherever you may take them.

Business Income: provides coverage for the loss of income after a covered loss.

Water Damage: losses caused by back up of sewers/drains and sump overflow.

Crime: provides coverage for *Employee Dishonesty, Computer Fraud, Ransomware, and Social Engineering* (fake emails).

LIABILITY

Fiduciary Liability: covers employee claims of errors in acts or omissions regarding employment retirement plans. ERISA Act can hold you personally liable. Recommended for *directors, officers, trustees, and administrators* and any other individuals responsible for making financial decisions on behalf of others.

Regulatory/Cyber Liability: covers billing errors & omissions, HIPAA and other regulatory standards, i.e. Medicare/Medicaid billing audits, commercial payor audits, HIPAA patient privacy records, ransom claims, and PCI fines and penalties.

Business Overhead: covers overhead costs to keep business operational while a doctor is unable to work because of a disability.

Employment Practices: covers liability from wrongful acts arising from the employment process, such as wrongful termination, discrimination, sexual harassment, and retaliation. Can include coverage for claims from third parties.

Employee Benefits Liability: covers liability from errors made in administering the benefits you provide your employees, such as medical insurance, pension plans, etc.

Non-Owned & Hired Auto: provides liability for your company when employees use their own vehicles for business. It also includes liability coverage if you rent vehicles.

Umbrella: provides an additional layer of liability to your *General Liability, Auto, and Workers Compensation policies.*