

# Are you and your practice protected by the right kind of insurance?



## You might want to make sure.

Research by AMA Insurance and The Hartford revealed confusion about business insurance coverage within many medical practices. For instance, many physicians assumed their personal liability insurance covered risks that in fact are covered only in a comprehensive business owner's policy (BOP).

## Here's a short quiz to help you test your business risk acumen. (Answers below)

1. Hurricane Sandy provided a recent example of how quickly businesses can be unexpectedly wiped out. What percentage of businesses suffering a major disaster without the proper preparation never reopens?  
a) 10% b) 21% c) 35% d) 43%
2. The most common cause of property loss for small business owners is:  
a) earthquake b) fire c) theft d) flood
3. If a member of your staff causes an auto accident while running an errand for the practice, you could be sued.  
a) true b) false
4. The most common cause of workers' compensation claims is:  
a) lower back injury from lifting or moving objects b) slips and falls  
c) hearing loss from noise on the job d) repetitive motion injury
5. Among small businesses, what is the most common cause of a HIPAA/HITECH privacy breach?  
a) hackers b) loss or theft of portable devices by employees  
c) theft of sensitive documents by outsiders d) lack of proper email encryption

## Answers

1 = d; 2 = c; 3 = a; 4 = a; 5 = d

Our experience insuring physicians means we can assist you with quality solutions allowing you to focus on taking care of your patients. Call us to learn more about the most common business insurance coverage options purchased by our physician clients:

- **Business Owner's Policy** - includes Business Property Insurance and Business Liability Coverage
- **Workers' Compensation**
- **Medical Malpractice**
- **Overhead Expense Insurance** (\$20,000 in monthly benefits if your total disability stops your office revenue)
- **Personal Home and Auto**

**The business operations of a medical practice require unique business insurance solutions.**

**As an approved member of AMA Insurance Agency's Physicians Financial Partners program, we have access to specialized solutions available only to physicians.**

## Want to learn more?

Call me to learn more about our solutions for physicians and their families.



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