

# Office

## Physicians and Surgeons



You invest your time, money, and effort in developing your practice to maintain your property and encourage safety among your employees while providing quality service to your clients. The **Master Pac**<sup>SM</sup> family of products from Travelers Select Accounts provides a policy designed especially for Physicians and Surgeons Offices. You get the coverages you need and the service you deserve at a price you can afford.

### Core Coverage Highlights

#### Property Highlights

**Property Coverage** covers your Building and Business Personal Property for replacement cost with no coinsurance.

- **Accounts Receivable:**
  - Coverage is included up to \$25,000 on and off premises. On premises limit may be increased.
  - Deductible does not apply.
- **Business Income and Extra Expense:**

Covers income that is lost due to suspended operations caused by damage at the described premises from a covered cause of loss. This is an optional coverage for **Pac Plus**<sup>SM</sup>.

  - **Office Pac**<sup>SM</sup>
    - Automatically included and includes rental value.
    - Included on an Actual Loss Sustained basis for up to 12 consecutive months.
    - Coverage may also be written on a policy or location level basis for any dollar limit without the 12-month limitation.
  - **Office Pac Plus**<sup>SM</sup>
    - Optional.
    - When selected, the coverage may be written with a policy or location level dollar limit. The dollar limit is based on 50 percent of annual receipts and may be modified.
- **Business Personal Property Off Premises** – such as physicians equipment and instruments:
  - Coverage for Business Personal Property Off Premises is provided, including while in transit or temporarily away from the scheduled premises and at a premises you do not own, lease or operate; or at any fair, trade show, or exhibition.
- **Crime Coverage:**
  - Employee Dishonesty and Forgery or Alteration coverage are both included up to \$25,000 and limit may be increased.
  - Money and Securities are included within Business Personal Property. Theft of Money and Securities is limited to \$25,000 for **Office Pac Plus**. Limit may be increased.
  - Theft Damage to Rented Property coverage is included within Business Personal Property when tenant is contractually obligated to make repairs.
- **Electronic Data Processing Equipment, Data and Media:**
  - Coverage is included subject to the Business Personal Property limit, for a maximum of \$50,000.
  - Limit may be increased.
  - Coverage applies worldwide.
  - Enhanced perils under this Coverage Extension include protection against loss by electrical current, mechanical breakdown and power failure.
  - Off premises (including transit) coverage, backup data off-premises coverage, and newly acquired equipment coverage is included up to \$25,000.

- **Equipment Breakdown:**

- Coverage for Equipment Breakdown is included within applicable limits.
- Diagnostic equipment, power-generating equipment, and production equipment are limited to \$100,000 for direct damage. Limit may be increased.
- Service interruption of water, communication, or power supply services is covered from a covered breakdown (when Business Income and Extra Expense is covered).

- **Fine Arts:**

- Up to \$25,000.
- Coverage applies anywhere in the coverage territory.
- The breakage limitation does not apply.
- Limited exclusions.
- Special valuation terms.
- Limit may be increased.

- **Signs:**

- Coverage for Signs within 1,000 feet is included within the Building limit when building coverage is written or within Business Personal Property limit when tenant is contractually obligated.

- **Valuable Papers and Records** – such as patient files:

- Coverage is included up to \$25,000 on and off premises. On premises limit may be increased.
- Includes the cost to research, replace or restore lost information.

#### General Liability Highlights

**General Liability Coverage** protects you against claims for damages because of bodily injury or property damage to others resulting from your business operations.

- General Liability Limits of \$1 million per occurrence / \$2 million aggregate are standard for **Office Pac** and **Office Pac Plus** with an option for higher limits of \$2 million per occurrence / \$4 million aggregate available for **Office Pac**.
- Advertising Injury and Personal Injury.
- Medical Payments for \$5,000 per person.
- Damage to Premises Rented to You is included up to \$300,000. Limit may be increased.
- Blanket Contractual for all insured contracts.
- Host liquor liability.
- Limited worldwide coverage.
- Products/Completed Operations coverage is included. (May be excluded on **Office Pac Plus**).
- **Web XTEND**<sup>®</sup> endorsement is automatically provided for most Offices. Coverage includes personal injury, advertising injury and worldwide Web site injury protection (some restrictions apply).

### Popular Options for Offices

**Medical and Dental Offices Endorsement** – designed specifically for physicians and surgeons -enhances more than 24 coverage features. See chart on next page for more details.

- **Denial of Service Attack – Time Element** – optional coverage enhancement available when Business Income and Extra Expense is covered.
  - Coverage for Business Income and Extra Expense due to the necessary suspension of electronic commerce computer operations due to a denial of service attack.
  - Up to a limit of \$10,000.

- **Other Options Available:**

- Higher limits for most individual coverage extensions.
- ERISA Welfare and Pension.
- Building Owners Endorsement.
- Water or Sewer Back up and Sump Overflow.
- Hired and Non-owned Auto Liability.
- **XTEND Endorsement**<sup>®</sup> for liability coverage enhancement – It provides 15 extensions of coverage including:
  - Broadened Named Insured.
  - Blanket Additional Insured – Managers or Lessors of Premises or Leased Equipment.

## Coverage Features for Medical and Dental Office Endorsement (MP T9 92)

Topic/Coverage	Without Medical and Dental Endorsement	With Medical and Dental Endorsement
Accounts Receivable – At described premises	\$25,000	Current limit increased by \$250,000
Accounts Receivable – In transit or at a location other than described premises	\$25,000	Current limit increased by \$250,000
Brands and Labels	None	\$25,000
Business Income and Extra Expense – Dependent Property	\$10,000	\$25,000
Business Income and Extra Expense – Newly Acquired Premises	\$250,000	\$500,000
Business Income – Daily Limit Option	None	Up to \$1,000 each business day/max 15 consecutive days
Claim Data Expense	\$5,000	\$10,000
Computer Fraud	None	\$10,000
Electronic Data Processing Equipment/Data/Media – Electronic Vandalism	\$25,000	\$50,000
Electronic Data Processing Equipment/Data/Media – In transit or at a location other than described premises	\$25,000	\$50,000
Extended Business Income	60 Days	90 Days
Identity Fraud Expense	None	\$15,000 Annual Aggregate Limit
Limited Building – Tenant Obligation	None	\$10,000
Lost Key Consequential Loss	None	\$500
Newly Acquired or Constructed Property – Business Personal Property	\$250,000	\$500,000
Ordinance or Law – Increased Period of Restoration	\$25,000	\$50,000
Ordinance or Law – Tenants Improvements and Betterments	Not Included	Included
Outdoor Trees, Shrubs, Plants and Lawns	\$3,000	\$5,000
Spoilage	None	\$50,000
Theft of Precious Metals	\$5,000	\$25,000
Unauthorized Business Card Use	None	\$5,000
Utility Services Direct Damage – Water, Power and Communication	None	\$2,500
Utility Services Time Element – Water, Power and Communication (\$25,000 Communication coverage as provided by the Amendatory Provision endorsement)	None	\$25,000 Water, Power and additional Communication coverage at each described premises (24-hour waiting period)
Valuable Papers & Records – At described premises	\$25,000	Current limit increased by \$100,000
Valuable Papers & Records – In transit or at a location other than the described premises	\$25,000	Current limit increased by \$100,000
Valuable Papers & Records – Clients files primary coverage	Not included	Included

## Place All Your Business With Travelers

Travelers also offers competitive coverages and rates for:

### Workers Compensation

In today's ever-changing workers compensation climate, it is critical to have the best insurance carrier working with you to protect your employees and fight rising loss cost trends.

Travelers offers:

- Claim and medical professionals to promptly handle, investigate and resolve your claims.
- Early intervention medical networks and return-to-work strategies to control claim costs, enabling your injured employee to return to work when medically appropriate.
- Information directly to the injured employee via the Internet. Employees can go online to review their claim payment information and obtain medical self-care tips.
- **Workers Compensation may also be written on a standalone basis.**

### Automobile

To protect against liability or physical damage losses.

Travelers offers:

- Commercial auto coverage providing protection for physical damage to and liability for use of your owned autos.
- Ability to tailor coverage for hired and non-owned auto exposures.
- Capacity to write multi-state exposures on one policy\*.
- **Select Auto CoveragePlus<sup>SM</sup>** endorsement adds nine new coverage enhancements in one coverage form (not available in all states).
- **Automobile insurance may be written on a standalone basis.**

\* Multi states capability does not apply in HI and MA.

### Umbrella Liability

Provides protection above the General Liability, Automobile Liability and Employer's Liability coverages on your underlying insurance policies. The Umbrella policy can provide primary coverage in certain situations depending on the scope of the underlying coverage.

Travelers offers:

- Protection above the General Liability, Automobile Liability and Employer's coverages on your underlying insurance policies.
- Coverage includes:
  - Broadens the definition of Named Insured.
  - Expanded definition of Bodily Injury.
  - Worldwide territory.
  - Automatic coverage for newly acquired or formed organization without the 90-day limitation.
- **Umbrella limits are available for up to \$25 million of total aggregate protection.**

## Why Choose Travelers

Travelers offers top-of-the-line service for:

### Risk Control

- Access to products and resources, training and education.
- Technical Bulletins.

### Claim Services

- 24-hour claim reporting via the Internet, phone or fax.
- Toll-free phone: 800.238.6225.
- Claims handled promptly and professionally.

### Billing Plans

- One simple bill for all coverage we write.
- Convenient installment payment plans.
- Toll-free customer service: 800.252.2268.



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