For the right outpatient healthcare coverage, always trust a specialist.

The Hartford helps protect your outpatient healthcare facility with coverage designed for the complexities of your industry. Backed by healthcare professionals and a dedicated team specializing in underwriting, claims, risk engineering and operations, we work with your agent or broker to deliver solutions tailored to your needs.

Target specialties include:

- Audiologists
- Dentists
- Dermatologists
- Diagnostic Testing Labs
- Doctors
- Occupational Health Centers
- Optometrists
- Physical/Speech Therapy
- Podiatrists
- Surgery Centers

How do we help outpatient healthcare clients manage their specialized risks?

Our broad coverage offerings include:

Property Choice® offers coverage options designed for a healthcare facility's buildings and medical equipment. We make it easy for you and your agent or broker to customize this policy with optional additional coverages such as:

- Biomedical Hazardous Waste Decontamination
- Emergency Evaluation Expense
- Crisis Event
- Embryo, Eggs, Cells and Tissue
- Patient's and Patient Visitor's Personal Property
- Research Animals
- Spoilage of Perishable Goods

Equipment Replacement coverage for medical diagnostic equipment that you rent, lease or own, such as:

- Magnetic resonance imaging (MRI)
- CAT scan
- Medical radiography
- Ultrasound equipment
- Radiosurgery
- X-ray equipment

This coverage helps make sure you can repair or replace your equipment following a loss.

Business Income insurance coverage for nonprofit organizations, which we understand makes up a part of the healthcare industry.

Professional Liability insurance coverage for nurses and healthcare professionals relates to claims that may arise if a medical professional is accused of making a mistake while providing services.

General Liability Choice® offers broader coverage options than the industry standard for exposures related to bodily injury and property damage. Our liability insurance for healthcare facilities includes:

- Coverage for bodily injury claims of mental anguish due to an injury, sickness or disease.
- Personal and advertising injury protection, which helps cover cyber liability and discrimination.

The Hartford

Workers’ Compensation insurance offers insurance solutions for employees who experience a work-related injury or illness. Our return-to-work program can help your employees recover from an injury and get back to work faster.

Needle Stick Injury coverage is designed to address testing considerations for an employee and patient following a qualifying event.

Commercial Auto insurance is relevant if you and your employees drive facility-owned vehicles for business activities. Our policy also includes patient transportation coverage for vehicles your business uses to shuttle clients and patients to and from a facility for scheduled procedures, tests and appointments.

Management Liability insurance solutions specialized for healthcare organizations, such as:

- Employment Practices liability (EPL)
- Directors, Officers and Entity liability (D&O)
- Fiduciary
- Kidnap & Ransom

Site Pollution Liability helps provide environmental damage, property damage & bodily injury coverage for pollution incidents located on, under or migrating from an insured site (i.e., property owned, operated, leased or managed property by an insured seeking coverage).

Umbrella and Excess Liability, which extends liability limits and applies on a worldwide basis, with available limits up to $25 million.

Allied Health Professional Liability also known as medical malpractice insurance or errors and omissions (E&O) coverage, is designed to help defend non-physician healthcare professionals and healthcare facilities from alleged deviations.

Multinational Choice is applicable in over 220 countries for certain types of losses and claims. This coverage can help your business even if you don’t have a location outside the U.S. or employees traveling abroad. Regular business insurance policies may not cover claims in foreign countries.

Our **Risk Engineering team** offers solutions to support business continuity and improve operations, including:

- Access to continuing education, certified professionals, training and webinars on topics such as ergonomics, patient handling, aging workforce and emergency preparedness.
- Water damage risk assessments and consultative services on developing a water damage prevention plan.
- Automatic sprinkler system and water supply evaluation.
- Roof inspection and maintenance program review.
- Electrical preventative maintenance review.

Our specialized claims team uses data and knowledge from employee benefits and workers’ compensation to deliver better outcomes for businesses and their employees. Using this combined dataset, we’re discovering new insights that help employees get back to work faster and save money.

We also offer 24/7 claim reporting, certified public accountants to support business interruption claims, professional advice on contractual risk and investigative services to help eliminate fraud.

Why The Hartford?

As a consistent, stable insurance leader, The Hartford has delivered on its promises for 200+ years. For that and more, we’ve been named one of the “World’s Most Ethical Companies” by the Ethisphere Institute[1] sixteen times.

4.8 star claims experience*

Experience insuring business

Learn more.

Contact your local underwriter or visit **TheHartford.com/healthcare**

*Customer reviews were collected and tabulated by The Hartford and reviews are not representative of all customers.

[1]“World’s Most Ethical Companies” and “Ethisphere” names and marks are registered trademarks of Ethisphere LLC.