

**MSSNY is pleased to announce a new endorsed Business Owners' Policy program for their members, underwritten by The Hartford.**

As a medical professional, your first thought is for your patients. As a business owner, you also need to think about the business end of your practice. Business Owners' Policies (BOP) typically provide property and non-professional liability protection for your medical practice. For building owners and renters, this policy may provide more complete coverage at a lower price than separate policies issued for each kind of coverage.

Not all insurers and policies are equal. The Hartford's small business insurance package, called Spectrum<sup>®</sup>, is one of the broadest and most flexible small business owners' policies available. They have also bundled important protection into optional packages to meet the needs of medical offices including:

- *Equipment breakdown to protect against medical equipment damage caused by a covered mechanical breakdown*
- *Valuable Papers and Records to protect the value of your time, work and research to re-create your patient records or files, medical and business licenses and certificates that are damaged or destroyed by a covered loss*

Factors used to determine the policy premium for the BOP include, but are not limited to, the type and location of the business, the building's age, construction material and security features, such as alarms and sprinklers, as well as the business' claims history. Premium varies depending on a policy's coverage limits.

The liability portion of the BOP does not include professional liability or workers' compensation liability.

For more information about MSSNY's newly endorsed business owners' policy program, or to obtain a premium indication, please call a Marsh Service Representative at 1-800-626-9063.

*This product description is for informational purposes only and does not provide a complete description of coverage terms, conditions and limits.*