



**MEDICAL OFFICE INSURANCE
FOR YOUR BUSINESS
BEATS BUSINESS INSURANCE
FOR YOUR MEDICAL OFFICE.**

HEALTHWORKS® OFFERS A HIGHER STANDARD OF CARING FOR MEDICAL OFFICES AND CLINICS.

What you provide for your patients is what Society provides for your business: A strong prevention plan to control risks, a sound treatment plan to tackle any issues that may occur and, of course, the best possible outcomes.

With protection for everything from electronic data to specimens and samples, our HEALTHWORKS medical office insurance package offers unique and comprehensive coverage that can be customized to meet your office or clinic's needs.

At Society, we specialize in the details because we believe that even something you didn't see coming should be something we did.

HEALTHWORKS®

Only Society gives medical offices, healthcare facilities, eye clinics, dentists, orthodontists and other medical businesses like yours this unique combination of property and casualty coverages and services in one comprehensive package.

Types of Coverage

Limit per Occurrence

- Broad form general liability
- Building glass covered without sub-limit
- Newly acquired buildings \$500,000
- Newly acquired personal property \$100,000
- Ordinance or law (RC only) \$50,000
- Water damage backup of interior sewers/drains \$25,000
- Debris removal additional coverage \$25,000
- Pollution cleanup \$25,000
- Personal property off premises \$25,000
- Outdoor property (all covered perils) \$10,000
- Personal effects \$10,000
- Valuable papers \$10,000
- Electronic data \$100,000
- Data breach advisory services
- Accounts receivable \$10,000
- Off-premises sign coverage \$5,000
- Loss of business income 12 months
- Extended business interruption: recovery period 60 days
- Action by civil authority loss of business income 4 weeks
- Loss of business income from contamination 3 weeks
- Dependent properties loss of business income 3 weeks
- Loss of business income from service interruption:
 - No distance limitation
 - All covered causes of loss including equipment breakdown
 - Transmission lines are not excluded
- Customer expense reimbursement 2 weeks
- No coinsurance penalty
- Fire extinguishing equipment recharge
- Other Society Businessowners features:
 - No 60-day limitation on payroll qualifying as continuing necessary operating expenses for loss of business income
 - No waiting period “deductible” applying to loss of business income
 - No 80 percent clause applying to replacement cost coverage
- Equipment breakdown:
 - Data restoration \$100,000
 - Computers at personal property limit

HEALTHWORKS® Extension Endorsement

As a HEALTHWORKS policyholder, you'll benefit from the following expanded coverages at no additional charge.

Types of Coverage	Limit per Occurrence
• Specimens and samples spoilage.....	\$100,000
• Outdoor property	\$20,000
• Business income—daily limit option.....	\$1,000
• Pollution cleanup.....	\$50,000
• Medical waste liability	\$50,000
• Employment related practices liability.....	\$10,000
• Data breach liability:	
– Liability.....	\$25,000
– Expense	\$10,000
• Crime.....	\$10,000
– Money and securities	
– Counterfeit currency	
– Forgery and alteration	
– Extortion	
– Funds transfer fraud	
– Computer fraud	
• Employee dishonesty.....	\$50,000
• Fine arts	\$25,000
• Personal property of patients	\$10,000
• Accounts receivable.....	\$30,000
• Medical records	\$30,000
• Medical equipment off premises.....	\$50,000
• Tenant's responsibility for building property of others	\$10,000

Wisconsin Medical Society Endorsement

Qualifying members of the Wisconsin Medical Society are eligible to participate in an exclusive dividend program for their workers compensation insurance. Contact your Society agent for more details.

No waiting
period.

Small detail.
Big difference.



When a covered loss or power outage interrupts "business as usual," Society's loss of business income coverage kicks in immediately, unlike some insurance companies that don't reimburse you for the first 72 hours.

Preventing Losses

Understanding the particular insurance needs of your business means knowing where the risks are and helping you control them to minimize loss. Our risk management experts will also help you address your safety and health challenges, with services ranging from employee screening to OSHA training.

Expert Claims Handling

You can report a claim by telephone 24 hours a day, 365 days a year. So if a serious loss occurs, we'll help you manage it quickly and thoroughly. And our careful claims investigation makes certain that legitimate claims are paid, while others are not. At Society, we work hard to keep costs down and provide the coverage you need at a price that's fair.

Workers Compensation

Society was founded in 1915 specifically to provide workers compensation insurance. Now our name is practically synonymous with this complicated and specialized field. Ask your agent for more details on Society's exceptional workers compensation program.

We cover every detail.

For more information about the variety of services and coverages Society can offer your business, including workers compensation, commercial automobile and umbrella policies, give us a call at 888-576-2438 or use our agent locator at societyinsurance.com to find an independent agent near you.

Society Insurance is proudly endorsed by:



Wisconsin Medical Society
Your Doctor. Your Health.



150 Camelot Drive
P.O. Box 1029
Fond du Lac, WI 54936-1029
888-576-2438
societyinsurance.com

This brochure contains only a general description of coverages and is not a statement of contract. All coverages and limits are subject to the exclusions and conditions in the policy. For the name of your local independent insurance agent representing Society Insurance, call 888-576-2438.