

Your Location May Qualify You for a Preferred Risk Flood Policy

If you're not covered for flood exposures, your insurance portfolio is not adequate. Water is powerful—just an inch can cause costly damage to your practice. Consider that floods and flash floods happen in all 50 states. For example, flash floods often bring walls of water 10 to 20 feet high, and flooding can be caused not only from hurricanes, but also from winter storms and snow melting. Call the AAHA Business Insurance Program today at 866-380-2242 extension 4699 to add flood insurance to your risk management portfolio. **Your location may qualify you for a preferred risk policy: annual non-residential flood premiums start at \$500 and for contents only coverage, premiums start at \$121.**

IMPORTANT NOTE: A standard business owners policy, including those underwritten by The Hartford for the AAHA Business Insurance Program, do not provide coverage in the event of flood damage. A separate policy is necessary.

Ten Checkup Questions for Your Business Insurance Policy

Now is an excellent time to review your business owners insurance policy. It is important that you report significant changes in your practice operations or changes in the property values insured on your policy so your policy will respond adequately to covered losses.

continued on page two

BUSINESS INSURANCE



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news for you

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You Save When Workers' Compensation Injuries Are Reported Promptly

When an employee is injured, prompt care, immediate loss reporting, and a focus on return-to-work are the keys to successful workers' compensation claims. Encourage your employees to report injuries even if they don't need medical attention. If a condition worsens at a later date, you'll have a record of the injury that can help expedite the claims process. Furthermore, you can use your accident reports in safety meetings so your staff can learn

continued on page three



Ten Checkup Questions for Your Business Insurance Policy *continued from page 1*

Please review the following questions and contact us immediately if you wish to make changes to your policy.

1. Has the name of your practice changed?
2. Has the financial control or share structure of your practice changed substantially?
3. Has your mailing address changed?
4. Has your practice's location address changed?
5. Have you acquired any new locations that are not shown on the policy? Or have you completed or are you planning any new construction, alterations, or property acquisitions?
6. Have you made any improvements that would significantly increase the property's replacement cost? Or have you had an appraisal that records a higher replacement cost than your current policy lists for building coverage?
7. Have you invested in new medical equipment, computers, inventory, or general office equipment and supplies that would increase the limit of business personal property required?
8. Have you entered into any new contracts including lease agreements for real estate that require special insurance consideration?
9. Has your operation changed in any way that may expose you to additional insurance requirements such as a house call or mobile practice?
10. Does anyone drive on behalf of the practice?

For a full coverage evaluation of your business insurance portfolio for property/liability, workers' compensation, flood, employment practices liability, and automobile coverage, call the AAHA Business Insurance Program at 866-380-2242 extension 4699.

continued from page four, What if You Lost Your Client Data and Business Records

devices to physically secure computers to desks or workstations.

Maintain records of your computers and other valuable equipment in a safe place (such as a bank's safe deposit box or off-site location). Document serial numbers, model numbers, manufacturers, and special components. Additionally, photograph your equipment. Engrave your practice name on the computer—engraving pens can often be borrowed from your local police department. Should your equipment materialize, this information is essential for law enforcement officials. Furthermore, this documentation will help expedite the process of filing an insurance claim.

Be Prepared for the Unexpected and Back-up Data

Back-up your data regularly—daily if possible—to prevent the complete loss of information in the event of a system crash, virus, fire, or theft. Store your back-up at an off-site location. Or, use two sets of back-ups where one set would be brought to the clinic each day and one set left off-site. If you store your back-ups in your practice, know that while fireproof safes and file cabinets offer some protection, they are vulnerable to water damage.

You Save When Workers' Compensation Injuries Are Reported Promptly continued from page 1

from past accidents and prevent future injuries.

Emergency protocol for work-related injuries

1. Secure the area to prevent additional injuries and eliminate hazards.
2. Seek immediate medical assistance.
3. Preserve the accident scene.
4. Call The Hartford to report the claim.

Non-emergency protocol for work-related injuries

1. Secure the area.
2. Report the injury to a supervisor or manager and fill out an accident report.
3. If needed, seek medical assistance.
4. Call The Hartford to report the claim.

Help the injured employee get back to work

5. Keep in contact with the injured employee.
6. Get specific restrictions from the doctor.
7. Work with The Hartford to consider all options for returning the employee to work.

Monitor the situation

8. Notify your insurance carrier of significant events:
 - a. Employee receives treatment outside the network.
 - b. Employee retains an attorney.
 - c. Employee doesn't cooperate with return-to-work plan.
 - d. Employee returns to work.

Make it a staff policy to report all accidents—even minor injuries—to supervisors or managers. Educate your staff that late or non-reporting may jeopardize insurance coverage benefits. And as a practice owner, immediate reporting affects your bottom line. Studies

indicate that injuries cost more when medical attention or claim reporting is delayed. According to The Hartford, claims reported one week after the incident were 6% more costly, and claims reported two weeks after the incident were 19% more costly.

Important Contact Information for The Hartford

Workers' Compensation claim reporting: 800-327-3636 option 1 (*claims professionals are available 24/7*).

Online claim reporting: www.thehartford.com (*click on 'report a claim' in the upper right section*).

Workers' Compensation Medical Providers Network: 800-327-3636 option 4.

Accident Report Template

For a copy of the AAHA Business Insurance Program workers' compensation fax/email template for workers' compensation claims, call our fax-on-demand service at 866-920-2242 and request document 230.



What if You Lost Your Client Data and Business Records?

Data recovery, the cost to manually re-enter thousands of records, lost business income from compromised accounts payable systems—all of these are expensive. Losing data is worse than losing computer pieces. Computer parts are replaceable and relatively inexpensive; on the other hand, the data and resources you store are irreplaceable and priceless. How would you operate without your client records? What would happen, if you lost all your accounts receivable data? With that in mind, when was the last time you evaluated your computer system against the threat of damage and theft? Three key areas of computer and information protection involve damage control, information security, and theft prevention.

Damage Control

Use surge protectors for your computer and other sensitive electrical devices including fax machines, telephones, printers, monitors, televisions, and refrigerators. Electrical surges can be caused by fluctuating power demands, utility maintenance, storms, and the sun's solar flares. While surge protectors do not offer absolute protection, they can inexpensively minimize the potential for loss.

In areas where electrical storms are frequent, consider installing lightning arrestors. Water poses a threat to your equipment. Consider reconfiguring your clinic so that your computer isn't near water sources. Also, cover your computer when it's not in use.

If your clinic computers have Internet access, or if your practice uses email, your computers

are exposed to crippling viruses. Computer viruses can damage your hard drive, cause you to lose documents, and in some cases a virus can send itself out to your email contacts—infesting your friends, clients, and business associates. Even if you are not using the Internet, viruses can be transmitted through CD-ROMs that have been infected by other computers or even in some rare cases, the manufacturer. Therefore, use an anti-virus software program. Some anti-virus programs will allow you to download daily updates so that you are offered the most up-to-date protection.

Information Security

One of the greatest challenges to protect equipment and data relates to information security. Disgruntled employees, former employees, thrill seekers, or anyone with malicious intent can wreak havoc on your computer system. What if someone deleted electronic business files and stole your client credit card numbers?

Take these four steps to increase information security:

- Use alphanumeric user names and passwords.
- Limit employee access to sensitive material and change user names and passwords when you experience employee turnover.
- Do not store client credit card numbers in your computer. While this may pose an inconvenience, most clients will

appreciate your respect for their safety.

- Use a firewall system as an added layer of security.

Theft Prevention

Computers (especially laptops) and their components are attractive to thieves because they can be easily resold. To minimize theft potential, keep computers away from windows and public areas. Consider housing computers in a secured area, such as an office or room that can be locked. In the reception area, install bolts or other

continued on page two



AAHA Business Insurance Program

Call 866-380-AAHA (2242) today for a coverage evaluation.

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Business Property/Liability and Flood
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Business Insurance Products Recommended by:



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Broker and Consultant:

Hub International Midwest Limited

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