

MARINE INSURANCE: MEDICAL DIAGNOSTIC EQUIPMENT



A SMARTER WAY TO PROTECT YOUR MEDICAL DIAGNOSTIC EQUIPMENT.



SERVICE BACKED BY SPECIALIZED KNOWLEDGE

- Underwriting specialists understand your needs and work directly with your insurance agent or broker
- Risk Engineering specialists can help you avoid or reduce losses
- Claims specialists deliver prompt, accurate and fair claims decisions when losses occur

To study, diagnose and treat many injuries and diseases, you depend on highly sophisticated technology. New equipment can easily cost your facility in the millions. Even refurbished or leased equipment can mean a significant investment.

It's all part of your quality commitment to patients. But with so much invested in costly technology, what happens when systems fail? You need comprehensive yet carefully customized insurance protection to keep your promises.

Depend on The Hartford's medical diagnostic equipment coverage for the essential protection and quality service necessary to prevail.

Prepare. Protect. Prevail.®

continued



COVERAGE HIGHLIGHTS

Covered property. Your policy covers medical radiography, radiosurgery, tomography, magnetic resonance imaging and similar imaging equipment used for medical diagnostic or treatment purposes. Coverage also includes computer components; peripheral equipment used with diagnostic equipment; site control; and systems like specialized air conditioning, fire protection and security.

Replacement cost.* Having the right valuation clause is critical. Some simply fall short of the cost for new equipment after a loss. But The Hartford's medical diagnostic equipment coverage provides replacement cost coverage equal to the value of your medical diagnostic and associated computer equipment – without a deduction for depreciation.

Debris removal. Debris removal and disposal costs can sometimes exceed the cost of your physical property loss. We cover up to the first \$100,000 in full (after the deductible). If the expense is greater than \$100,000, we pay 25 percent of the amount payable for the direct physical loss if you report it within 180 days of a loss.

Expense to recharge automatic fire protection equipment. Your policy provides up to \$5,000 additional coverage per occurrence to pay for recharging covered automatic fire protection equipment that has discharged, including accidental discharge.

Instructional and operational manuals. Up to \$5,000 additional coverage is available to replace damaged or lost instructional and operational manuals used with covered equipment – as long as the cause of damage/loss is covered.

Media and data. The costs to recover or reconstruct any data destroyed with lost equipment can be substantial. Up to \$25,000 per occurrence is available for media and data lost or damaged due to a covered cause of loss.



Medical supplies. We provide an additional limit of up to \$5,000 to cover consumable medical supplies when in vehicles that contain mobile medical diagnostic equipment.

Newly acquired property. When you purchase or lease additional medical diagnostic equipment, we'll extend coverage for up to \$250,000 per occurrence for up to 60 days.

Pollutant cleanup and removal. When a fire or other covered cause of loss occurs, pollutants may be released, causing damage to land or water. When this happens, your policy covers court-ordered expenses. You'll have up to \$25,000 per policy year to remove or extract pollutants from land or water.

Transit. If your covered property includes mobile medical diagnostic equipment, your coverage applies while that equipment is in transit or while temporarily located at a premises not listed on your policy schedule.

SELECT THESE OPTIONAL COVERAGES FOR EVEN GREATER PROTECTION

Equipment breakdown. This option pays for the cost to repair or replace covered medical diagnostic equipment when it breaks down or is damaged due to certain mechanical or electrical causes.

Business income. Damage to your medical diagnostic equipment can cost you significant income. This optional coverage pays for your actual loss of business income as well as the extra expenses you incur while equipment is being repaired or replaced due to a covered cause of loss. Coverage applies after a five-day waiting period.

Upgrade clause. If a covered cause of loss results in the total loss of or damage to covered computer equipment, you're protected. The policy provides up to an additional 20 percent over the replacement cost of the damaged property for new equipment with upgraded processing or performance.

200+ YEARS OF EXPERTISE

Peace of mind comes with confidence, and with The Hartford, you'll have both. Our 200+ years of experience and commitment to our policyholders speaks for itself.

You can rely on us for all of your business insurance needs. Ask your agent how to simplify your risk management program by consolidating your protection through The Hartford.

LEARN MORE about available coverage options by talking with your agent from The Hartford today. And visit THEHARTFORD.COM/MARINE.



Business Insurance
Employee Benefits
Auto
Home

* Replacement cost doesn't apply to X-ray and other tubes used in medical diagnostic equipment and systems. This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of August 2015.

In Texas, the insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.

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