

Insurance for Your Medical Office

You have a passion for meeting the healthcare needs of your patients. We have a passion for protecting your practice. Contact your independent agent or broker to find out how Liberty Mutual Insurance helps businesses like yours thrive. **Protect your passion.**



Protecting the health of your practice is as vital as protecting the health of your patients. At Liberty Mutual Insurance, we've seen firsthand the negative effects that the loss of records or a patient's slip or fall at your office can have on your staff, your financial well-being, and your hard-earned reputation. We partner with your independent agent or broker to protect practices like yours.

Our products offer coverage tailored to the complex exposures faced by a wide variety of medical offices, from dentists to psychologists and allergists. You can depend on Liberty Mutual to help safeguard your buildings, equipment, people, and more.

Tailored Coverages Address Your Complex Needs

- Your training and tools are the only way to provide quality care and remain current with best practices. We cover your medical, surgical, and dental equipment, instruments, tools, materials, supplies, journals, and texts wherever located in the coverage territory. ([Medical Professional Equipment](#))
- You want to deliver care in an environment that's sterile and uncontaminated. You're protected should perishable supplies that you own at your premises, or those that are owned by others in your care, custody, or control, be ruined or contaminated due to breakdown, power outage, or other covered cause. ([Spoilage](#))
- We can provide coverage above your primary limits if an employee, driving his or her own car for a business errand, causes a traffic accident that injures several people in other vehicles. ([Umbrella](#))
- Your office is responsible for complying with complex and evolving regulations concerning the handling and disposal of medical waste. We reimburse you for necessary legal expenses incurred by you resulting from your being a defendant or co-defendant in a civil suit alleging violation of a law or regulation that governs disposal of medical waste. ([Medical Waste Legal Expense Reimbursement](#))
- The tools of healthcare delivery encompass much more than syringes, scalpels, probes, drills, cuffs, and gloves. We provide coverage for important business papers such as records, films, and books. ([Valuable Papers](#))
- In addition to covering your valuable paper records, coverage also exists for loss of electronic data, including systems and software, caused by an accident or error. ([Electronic Data](#))
- Your business depends on your equipment. If you experience damage or loss of your core equipment, our coverage goes beyond simple replacement or repair. We can extend protection to cover the loss of business income if you need to shut down temporarily, the extra expenses to continue running your business, utility service interruption, or the lost value of spoiled or contaminated products. ([Equipment Breakdown](#))



PROUD PARTNER

Available through our independent agent:



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Princeton, NJ 08540
844.735.7625
609.388.1186

You're passionate about your business. Liberty Mutual Insurance is passionate about protecting it. We rank on the Fortune 100 list of largest corporations in the United States (based on annual revenue). As a leading property and casualty insurer, Liberty Mutual Insurance has the resources and expertise to provide tailored domestic and multinational insurance and risk-management solutions to meet your business's specific needs, regardless of size and location. Visit libertymutualgroup.com/business, or contact your independent agent or broker.

The Best Possible Outcome on Every Claim

When we're handling your claim, you can expect us to do what's right, to provide solutions, to be there when we're needed, and to make the process as easy as possible.

Our dedicated general liability, auto, property, workers compensation, and employee benefits units ensure that your claim will be managed by the right person with the right expertise. Your claims handler can answer your questions and address your concerns throughout the life of the claim, allowing you to focus on your business.

Stop Accidents Before They Happen

Our risk control services help to safeguard your business, employees, and property. We'll work with you to assess your business, identify exposures, and make practical, sustainable recommendations you can implement to help mitigate risk.

Risk management and safety resources include Liberty Mutual SafetyNet™, a proprietary website where you can sign up for online and in-person training on a variety of topics and access a broad range of educational materials and self-assessment tools to help keep your business safe. Our Consulting Center is also ready to answer your safety questions, provide advanced technical guidance, and make recommendations both before and after losses occur.

Manage Your Account Online

It's easy to access your account information 24 hours a day, seven days a week. Go to mybusinessonline.libertymutual.com to make a payment and manage your billing account; view, save, and print policies; and access Liberty Mutual SafetyNet. Our customer service professionals are on call to answer all of your account questions.

Protecting Your Business Has Never Been Easier.

Contact your local independent agent or broker or visit libertymutualgroup.com/business for more information.



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