

Practice Checklist

What can PIAM do for your medical group?

- ✓ **Medical Malpractice Insurance**
Coverage for individuals, corporations, employees.
- ✓ **Other Professional Liability Insurance**
Coverage for nurse practitioner, expert witness, clinical research, telemedicine, etc.
- ✓ **Workers Compensation Insurance**
Mandatory in Massachusetts, even if there are no employees.
- ✓ **Medical Office Policy**
Covers general liability, office furnishings, equipment, building, improvements to leased space and build-outs.
- ✓ **Commercial Umbrella/Excess Liability**
Provides coverage in the event of a catastrophic liability loss.
- ✓ **Employment Practices Liability**
Responds to allegations of wrongful termination, failure to promote, harassment, discrimination.
- ✓ **Billing Errors & Omissions**
Responds to allegations of Fraud and Abuse.
- ✓ **Data Breach/Privacy Insurance**
Responds to risk involving Personal Health Information.
- ✓ **Directors & Officers**
Coverage for allegations against the organization's officers or Board.
- ✓ **Health & Dental Insurance**
PPO, POS, HMO and group dental programs for your practice.
- ✓ **Office Overhead**
Protection to continue operations if you or another staff physician become disabled.
- ✓ **Life Insurance and "Key Person" Insurance**
To facilitate buy-out agreements and perpetuation of the practice.
- ✓ **Group Life & Disability Insurance**
Insurance and flexible benefit programs for you and your employees.
- ✓ **Long Term Care Insurance - Special Member Program**
This voluntary benefit for you and your employees covers costs of home care, assisted living, nursing home.
- ✓ **Bonds**
ERISA compliance for Pension and Profit Sharing Plans.
- ✓ **Practice Services - Special Member Program**
Healthcare Apparel Services, Banking & Lending Services, Medical Supplies.
- ✓ **Personal Insurance & Services**
Homeowners, Auto, Personal Umbrella, Jewelry, Mortgage
- ✓ **For Your Employees - Aflac**
Group accident & illness insurance for your employees at no cost to the practice.



Insurance, financial services and practice services for physicians and health care organizations.



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