

NOW AVAILABLE!!

BEMER Business Liability Insurance for Distributors

Protection from claims alleging mistakes in sales practices, breach of health privacy, or injury caused by microcirculation therapy.

The Unexpected Can Happen:

- A simple mistake that causes discomfort; you apologize, but then receive medical bills.
- A client receives therapy for back issues, but with no relief, they sue every professional they saw for medicals bills and suffering.
- Sexual Misconduct is alleged in positioning a client on a mat.
- An auto accident is caused by a BEMER client who says they were dizzy after therapy. They are under other treatment, but every professional they visited is called in the lawsuit.

Summary of BEMER Business/Anti-Aging Services Coverage

Claims Made Policy (Claim must be submitted during the policy period in which the claim happened.)

- 1) \$1,000,000 per Claim/\$3,000,000 per Policy Period (Liability and Punitive Damages – Duty to be defined you and your business.)
 - Defense Coverage Outside the Liability Limits (more coverage)
- 2) \$10,000 First Dollar Subpoena Assistance (Sublimit)
- 3) \$250,000 HIPAA Violation Coverage (Shared Limit)
- 4) \$1,000,000 Sexual Abuse (Shared Limit)
- 5) Crisis Management
- 6) \$1,000 BEMER Business Liability Deductible per Claim

COMPETITIVE RATES
BASED ON REVENUE AND
THERAPY ACTIVITIES

Other Highlights:

- Punitive Damage Coverage
- Premium as low as \$750 per year
- Annual premium over \$1,000 can be financed with 25% down and the remainder paid in 9 installments
- Your BEMER Business Liability Policy can be purchased alone or as part of a package with General Liability, Data Breach and Crime. Other business options are coming.

Note: 1) This is only a brief description of coverage. Please refer to insurance company materials or contracts for details including limitations and exclusions. 2) Consider adding a Homeowners Insurance endorsed for Business Practices or a Business Owners Package (BOP) and an Umbrella policy.

**GET QUOTES AND APPLY ONLINE AT
MCDONALDAGENCY.COM/SHOP-ONLINE**

Dave Trapp davet@mcdonaldagency.com
Jim McDonald jim@mcdonaldagency.com

800-344-3948 or 608-788-6160
Monday – Friday, 8 am – 5 pm CST

 Stanley McDonald Agency
Insurance Since 1914

3167 Berlin Drive • La Crosse WI 54601
(P)608-788-6160 (F)608-788-7012
www.mcdonaldagency.com

Licensed in all 50 States – California License #OE89910

10/16/18