

# Top 5 Coverage Gaps for Medical & Dental Practices



Are You Fully Protected? A Simple Check Could Save Your Practice Thousands

As a medical or dental practice owner, you focus on providing exceptional patient care—but are you fully protected from unexpected risks?



## Cyber Liability & Data Breach Protection

**The Risk:** Patient data is a top target for cybercriminals, yet many practices rely on outdated or insufficient coverage. HIPAA fines and recovery costs from a breach can easily exceed \$250,000—even for small practices.

**Coverage Fix:** A dedicated Cyber Liability Policy covers breach response, notification costs, legal fees, and regulatory fines, keeping your practice protected and compliant.



## Employment Practices Liability Insurance (EPLI)

**The Risk:** Employee lawsuits over wrongful termination, harassment, or discrimination have increased by 400% in the past two decades. Medical and dental practices face heightened risk due to strict employment laws and close staff interactions.

**Coverage Fix:** EPLI Insurance protects against employee claims, covering legal defense costs, settlements, and damages.



## Business Interruption & Income Protection

**The Risk:** Could your practice survive if a fire, storm, or cyberattack forced you to close for weeks? Many policies cover property damage but fail to account for lost income.

**Coverage Fix:** Business Interruption Insurance replaces lost revenue during closures caused by covered events—so you can pay employees and keep operations stable.



## Commercial Auto Coverage for Business-Use Vehicles

**The Risk:** If an employee gets in an accident while running business errands, your personal auto policy won't cover it. Many practice owners don't realize that business-related driving requires Commercial Auto Coverage.

**Coverage Fix:** Ensure your policy includes Hired & Non-Owned Auto Liability to protect your practice from unexpected claims.



## Professional Liability Gaps

**The Risk:** While most providers carry Malpractice Insurance, many forget that general business risks—such as billing errors, privacy breaches, or administrative mistakes—may not be covered under the standard policy.

**Coverage Fix:** A customized Professional Liability policy ensures all aspects of your practice's services—not just patient care—are protected.

## HTA's No-Cost "Insurance Check-Up"

HTA offers a consultative approach designed to identify and address potential vulnerabilities in your coverage.

### Our Promise:

- **Accurate and Unbiased Information:** Our salaried advisors provide non-commissioned, client-focused guidance.
- **No Sales Pressure:** We prioritize your best interests, ensuring a comfortable and informative experience.
- **Competitive Pricing and Freedom of Choice:** With access to over 20 carriers, we offer diverse options tailored to your needs.