



AAHA BUSINESS INSURANCE PROGRAM  
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# Business Insurance Portfolio Checklist

*Take the insurance checklist test to see if your practice is properly covered. Questions or need coverage? Call the AAHA Business Insurance Program at 866-380-AAHA (2242) today.*

What if...	Coverage(s) needed	Am I covered?
A dog breaks an expensive piece of equipment during an examination.	Property policy that includes coverage for damage caused by animals (excluded on many standard property policies).	Yes <input type="checkbox"/> No <input type="checkbox"/>
My practice closes for three weeks following a fire, but employees are still expecting their payroll, and all of the normal operating expenses are still due.	Property policy that includes business interruption insurance.	Yes <input type="checkbox"/> No <input type="checkbox"/>
A driver hits my mobile practice and damages both the vehicle and the medical equipment.	Commercial auto policy and a property policy (tailored for mobile practice exposures) with an endorsement for mobile loss of income and extra expense to cover lost income while your mobile practice is inoperable.	Yes <input type="checkbox"/> No <input type="checkbox"/>
A former employee files suit for wrongful termination.	Employment practices liability (EPL) policy.	Yes <input type="checkbox"/> No <input type="checkbox"/>
An employee forges checks and invoices for thousands of dollars.	Employee dishonesty coverage as part of a package policy.	Yes <input type="checkbox"/> No <input type="checkbox"/>
Heavy rains flood the ground level of the practice, with about two inches of water inside the building.	A separate flood insurance policy through the National Flood Insurance Program (NFIP).	Yes <input type="checkbox"/> No <input type="checkbox"/>

Did you select "no" for any of the above scenarios? Don't leave your business susceptible to these risks—there is a solution available to eliminate any gaps in your current coverage. The AAHA Business Insurance Program offers comprehensive coverage for all your business insurance needs. Join your colleagues who already participate in our insurance program. As the recommended broker for the AAHA Business Insurance Program, HUB International Midwest Limited uses the collective size of AAHA member practices as leverage in insurance markets. This gives HUB the ability to broker the best deal, allowing you to enjoy competitive premiums, top-notch coverage, and exceptional service.



Broker and Consultant: HUB International Midwest Limited, HUB International Midwest Insurance Agency (CA)