



MEDICAL DIAGNOSTIC EQUIPMENT

Coverage to help you pass examination

The development of sophisticated diagnostic equipment has significantly advanced our ability to study, diagnose, and treat many injuries and diseases. New equipment, however, can cost tens of thousands to millions of dollars. Refurbished or leased equipment, although less expensive, also requires a significant investment.

With so much invested in your equipment, a comprehensive risk management program that includes appropriate insurance protection is a must. The Hartford's Medical Diagnostic Equipment coverage provides both essential protection and quality service.

Why choose The Hartford?

Because we understand your business's needs.

- There's no coinsurance clause
- Covered property is clearly defined and includes medical diagnostic equipment, computer equipment used with it, and site control and fire suppression systems.
- We provide replacement cost coverage for your medical diagnostic and associated computer equipment
- We offer optional coverage so that you can customize your policy to meet your individual needs:
 - Equipment Breakdown
 - Business Income and Extra Expense
 - 20% Upgrade clause for computer equipment

Marine Specialists

With The Hartford, you get:

- Marine underwriting specialists who have the knowledge and experience to work with your insurance agent or broker to help them protect your business with coverage designed specifically for medical diagnostic equipment
- Loss Control specialists and resources that can help you avoid or reduce losses
- Claim specialists who understand medical diagnostic equipment and property and who deliver prompt and fair claim service when a loss occurs

Choose The Hartford

When you choose The Hartford, you not only get broad coverage and excellent claim service, you get the peace of mind that comes from knowing your business is covered by an insurer with 200 years of experience and commitment to our policyholders.

To learn more about available options to protect your business with Medical Diagnostic Equipment and other coverages from The Hartford, talk with your Hartford agent today.



Coverage Highlights

Covered Property

The Hartford's policy defines covered property to include medical radiography, radiosurgery, tomography, magnetic resonance imaging and similar equipment used to create images of the human body for medical diagnostic or treatment purposes. Covered property also includes computer components, and peripheral equipment used with the diagnostic equipment, and site control, systems such as specialized air conditioning, fire protection, and security systems.

Replacement Cost

Having the right valuation clause is an important aspect of protecting your financial interest in medical diagnostic equipment. Some valuation clauses may not provide sufficient funds to cover the cost of new equipment after a loss. That's not a problem when you choose The Hartford's Medical Diagnostic Equipment coverage. We provide replacement cost coverage equal to the value of your medical diagnostic and associated computer equipment - without a deduction for depreciation.*

Debris Removal

Debris removal and disposal costs continue to escalate. They may even exceed the cost of your physical property loss. We cover up to the first \$100,000 in full (subject to the deductible) or if the expense is greater than \$100,000, 25% of the amount payable for the direct physical loss if reported within 180 days of a loss.

Expense to Recharge Automatic Fire Protection Equipment

Your policy provides up to \$5,000 additional coverage per occurrence to pay to recharge covered automatic fire protection equipment that has discharged, including accidental discharge.

Instructional and Operational Manuals

Up to \$5,000 additional coverage is available for instructional and operational manuals used with covered equipment that is damaged or lost as a result of a covered cause of loss.

Media and Data

A loss to equipment may also result in a loss of media or data. The costs to recover or reconstruct data can be substantial. Up to \$25,000 per occurrence is available for media and data lost or damaged as a result of a covered cause of a covered cause of loss.

** Replacement Cost does not apply to X-ray and other tubes used in medical diagnostic equipment and systems*

Medical Supplies

An additional limit of up to \$5,000 is provided to cover consumable medical supplies when in vehicles that contain mobile medical diagnostic equipment.

Newly Acquired Property

When you purchase or lease additional medical diagnostic equipment, we'll extend coverage for up to \$250,000 per occurrence for up to 60 days.

Pollutant Clean-up and Removal

When a fire or other covered cause of loss occurs, pollutants may be released causing damage to land or water. When this happens, the policy covers legally imposed expenses you'll have up to \$25,000 per policy year to remove or extract pollutants from land or water.

Transit

If your covered property includes mobile medical diagnostic equipment, coverage applies while that equipment is in transit or while temporarily located at a premises not listed on your policy schedule.

Equipment Breakdown (Optional)

This optional coverage is an important component of a complete risk management strategy. It pays for the cost to repair or replace covered medical diagnostic equipment when it breaks down or is damaged due to certain mechanical or electrical causes.

Business Income (Optional)

Damage to your medical diagnostic equipment can result in significant loss of revenue. This optional coverage can pay for the actual loss of business income you sustain as well as the extra expenses you incur when essential equipment is being repaired or replaced as result of a covered cause of loss. Coverage applies after a five day waiting period.

Upgrade Clause (Optional)

In the event that a covered cause of loss results in the total loss of or damage to covered computer equipment, you'll have up to an additional 20% over the replacement cost of the damaged property as an allowance to purchase new equipment with upgraded processing or performance.

With The Hartford Behind You, Achieve What's Ahead of You.®

www.thehartford.com/info/marine

This document outlines in general terms the coverages that may be afforded under a Hartford policy. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage and all claims for coverage are subject to claims adjusting. In the event of a conflict, the terms and conditions of the policy prevail. All Hartford coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain whether a producer is a Hartford agent, please contact your state's Department of Insurance or The Hartford at 1-888-203-3823.