

Healthcare

BPJ bpj.com/focus-areas/healthcare/



Essential Coverage for Your Essential Work.

You protect your patients. We protect you. The healthcare industry faces a unique set of risks, but that's where we come in. We're here to help you determine the best coverage with the best benefits that enable you to continue your vital work knowing you're completely covered.

As an independent agency, we're able to compare rates from a vast network of carriers – finding the best rates and the insurance options individualized to your business's needs. We will sit down and explain, not only what your options are, but what those options mean for you, and help you determine which are the best fit for your circumstances.

Options Offered by BPJ Include:

Cyber Liability Insurance

Protects businesses and individuals from cyber-attacks and internet-based risks. It involves coverage of data breaches, service attacks, viruses (including those related to information tech infrastructure), and other cyber-based risks.

Commercial Liability Umbrella Policies Insurance

Umbrella insurance picks up where your traditional policies leave off. If you have only \$100,000 in business owner's coverage, for example, and an event (such as a lawsuit) occurs that puts you in need of double that, an umbrella policy could help or entirely meet your needs. Your umbrella policy will cover what your traditional personal policy leaves out.

Workers' Compensation Insurance

The system by which "no-fault statutory benefits," described in state law, are provided by an employer to an employee due to a job-related injury.

Damaged Inventory

A branch of personal property insurance that can help in replacement or payment in covered business items, such inventory as computers, tools, etc.

Employee Benefits

Employee Benefits are crucial to employee retention. When your team knows you're taking care of them, they are more invested in the long-term success of the business. These benefits can include Health Insurance, Life Insurance, Dental Insurance and more.

