

# These Mighty Classes Are Worth Remembering

## Medical Offices and Dental Offices

**INDUSTRY RISK:** Our Medical Office Property Broadening endorsement provides medical and dental offices broader coverage for the unique risks they face with protection for things like ...

- Physician & Dentist Tools and Small Equipment coverage (\$15,000 per occurrence).
- Precious Alloys or Metals Theft coverage (\$25,000 per occurrence).
- Medical Waste & Radioactive Contamination Clean Up (\$10,000 annual maximum).
- Extended Business Income (90 days).

### HAVE YOU HEARD?

You can adjust many of the coverage limits on the Property Broadening endorsement to tailor a program to a customer's specific needs.

## Florists

**INDUSTRY RISK:** The wrong flowers are used for wedding bouquets. A customer is not told the plant he bought is lethal to dogs; his award-winning beagle dies after chewing the plant. In both cases, a florist could be sued alleging negligence related to the professional services provided. Florists need Errors & Omissions (E&O) coverage.

### DID YOU KNOW?

A business doesn't need to do anything wrong to be sued. E&O coverage can help cover defense costs, settlements, and judgments.

### Money-Saving Tip

Customers save 5% on their business owner's policy premiums by paying in full.

**Pass it along!** WCF customers have [free access to safety seminars and videos](#). Developed by our board-certified safety and industrial hygiene experts, topics include how to control workers' comp costs, OSHA compliance, injury prevention, and more. All a customer needs is a policy number to start viewing.

Show Your Customers Some Love. Sell them coverage from WCF.

