



Medical Diagnostic Equipment Coverage

From the Property & Inland Marine Division

We designed a coverage form specifically to address the exposures and related insurance needs of mobile or fixed medical diagnostic equipment.

What's Eligible

Owned or leased medical diagnostic equipment located in hospitals, clinics etc. or in mobile units.

This includes equipment such as CAT and PET scanners, MRI equipment, X Ray, nuclear magnetic resonance, kidney stone lithotripters, endoscopes and many more.

Coverage Features

Your unique coverage needs may not be met by a typical Package Property Form.

We offer not only:

- Broad risks of direct physical loss covering fire, windstorm, theft, leaking pipes, collision, vandalism, and "anything not excluded".

But also:

- Newly acquired equipment is automatically covered for the first 60 days for up to 25% of the highest scheduled item (maximum \$250,000).
- Employee vandalism or sabotage is covered because this very expensive equipment could be a target.
- Extra expenses to continue operations following a loss are automatically covered for up to \$10,000
- Equipment losses are paid at their full repair or replacement cost, with the exception of losses to vacuum and gas tubes
- Expenses to recharge fire protection equipment when the discharge is the result of a covered cause of loss are automatically provided up to \$10,000.

Optional Coverages

- Earthquake
- Flood
- Off-premises power interruption due to a covered cause of loss
- Business Income – which can be critical for health care facilities

Coverages are summarized and subject to meeting underwriting guidelines and to the terms, conditions and exclusions printed on the policy. The insurance coverages described above may be underwritten by Great American Insurance Company, Great American Assurance Company, Great American Alliance Insurance Company, or Great American Insurance Company of New York. Licensing authority varies by state.

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