Medical Office Building Insurance

Real estate & habitational - coverage overview, limitations and how to get a quote



OVERVIEW

Medical office buildings have higher-value tenant buildouts, specialized building systems and patient foot traffic, and carriers look at tenant specialties, generators and hazardous materials.

WHAT'S COVERED

Building property
Structure, medical gas lines and specialized systems.

Premises liability
Patient and visitor injuries in common areas.

Loss of rents
Rent lost while space is rebuilt to medical standards.

Equipment breakdown
Generators, HVAC, elevators and medical-grade power.

Ordinance or law
Extra cost to meet current healthcare building codes.

Good to know
Documented generator testing and tenants carrying both GL and medical malpractice naming you as additional insured help most with pricing.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Tenants' medical equipment and malpractice
- × Pollution from medical waste on most policies

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Tenant list with medical specialties
- Generator and elevator maintenance records
- Lease insurance clause
- Rent roll

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/medical-office-building/

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