



Medical Equipment

Is Your Medical Equipment on the Move?

Medical equipment is not limited to the hospital or doctor's office. Many medical practitioners have mobile equipment that provides diagnostic services across a region. This equipment needs the right coverage to protect the equipment in the event of loss.

BFM offers the AAIS Mobile Medical Equipment Coverage for this business. We offer coverage for property damage income loss. The policy can be endorsed to broaden the coverage to include other exposures for this class of business.

All equipment must be scheduled with a specific limit for each item. A catastrophe limit applies to the policy.

If the additional coverages endorsement is added, you must specify the limit for each coverage. The default waiting period for rental reimbursement is 72 hours.

Form IM 7304 12 04 Mobile Medical Equipment Coverage

- **Property Covered:** Mobile medical equipment and similar property
- **Debris Removal:** \$5,000
- **Expediting Expenses:** \$5,000
- **Pollutant Cleanup:** \$10,000
- **Endorsements Available:**
 - IM 7311 Additional Coverages Endorsement
 - Medical supplies
 - Newly purchased or leased equipment
 - On-board electronics
 - Recharge of fire extinguishing equipment
 - Rental reimbursement
 - IM 7313 Income Coverage
 - Mechanical and electrical breakdown of equipment
- **Coinsurance:** 80%, 90%, 100%, Other
- **Valuation:** Actual cash value or replacement cost
- **Exclusions:**
 - Civil authority
 - Earth movement or volcanic eruption
 - Flood
 - Nuclear hazard
 - Sewer backup and water below the surface
 - War and military action

Any of the included limits can be increased to suit the needs of your client.



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TAKE THE NEXT STEP

For more information & to get a quote, contact us by phone or email.

