

# Is Your Practice Protected?

BY BARRY H. BLOCK, DPM, JD

**M**urphy's Law states, "Anything that can go wrong will go wrong." This truism applies to your practice. Today, healthcare is a minefield rife with potential liability. While the instinctive first thought is malpractice, your vulnerability extends far beyond the confines of your office. According to The Council for Disability Awareness, over 1 in 4 of today's 20 year-olds will become disabled before they retire.



There are myriad other unexpected calamities that could befall you and your practice, including accidents, fires, floods, hurricanes, prolonged power outages, or even (!) a car or plane crashing into your property. Individually, these occurrences may be rare, but readers of *PM News* know these things do happen. If they happen to you, are you covered?

In a recent *PM News* Quick Poll, more than half of the respondents reported that they did not have business interruption insurance. Roughly the same percentage said they didn't have adequate disability insurance. We all know that insurance comes with a price, but it is a tax deductible expense that protects you. Don't wait until "the horse has left the barn" to buy the coverage you and your practice need.

Respectfully Submitted,

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