

THE TRUE ADVANTAGE FOR HEALTHPAC



TRUE & ASSOCIATES
Insurance and Surety

Our insurance solutions are specifically tailored for individual practice's risk exposure, geographic area and line of business.

There is no smarter business insurance partner than True & Associates. Our underwriters and industry specialists work closely with your business to provide property and casualty insurance coverages that help you manage your organization's risk exposures, defend against liabilities and protect your long-term interests. Outstanding risk control and claim services, along with dedicated customer service from our agency, will provide you the freedom to focus on managing your business.

Risk Control services focused on preventing loss

We all recognize that the least disruptive loss is the one that never occurs. With a broad array of expertise in middle management accountability, ergonomic assessments, route driver work methods, slip/fall analysis, fire protection systems, sprinkler plan reviews, infrared testing, risk transfer, foreign products liability and more. Our Risk Control consultants have a long and successful history of helping businesses protect workers, safeguard assets and improve productivity. We offer a comprehensive package of risk control services that will help your business avoid costly work disruptions.

True & Associates is dedicated to helping your business enterprise manage its financial costs related to exposures.

Effective and supportive claim handling service

We provide a consistent, seamless approach to claim handling, beginning with initial claim reporting and ending with the final resolution of a claim. Our claims experts will make certain that the insurance carriers are diligent in paying your claims promptly and accurately. We are your independent agent partner servicing your needs every day.

Cost management programs that can save you money

True & Associates has case management programs designed to help manage and mitigate the overall cost of loss this includes: medically-approved return-to-work programs that consistently return injured workers back to work quickly and safely; legal services that concentrate on controlling expenses and providing fair outcomes; medical peer review for a number of specialties; and state-of-the-art online budget, billing and communications systems.

These and other cost management programs help you save substantial claim dollars and help improve productivity.



Industry expertise that deliver key coverage for your business

True & Associates' broad portfolio of products goes beyond the standard business coverage. We offer the key coverage you need to protect your Outpatient Healthcare Practice.

Business Income — reimburses medical practices for actual loss of earnings up to 12 months for covered loss and extra expense coverage needed to continue business operations during period of restoration.

Medical Equipment Breakdown — protects against losses related to medical equipment caused by a covered mechanical or artificially generated electric current.

Accounts Receivables — responds to losses caused by the inability to collect outstanding balances as a result of lost or damaged records.

Computer and Media Coverage — protects investment in computer technology with reimbursement for physical damage to computer hardware and software including electronic patient records. Built-in coverage for virus damage to equipment, software and data.

Spoilage-Perishable Medicines and Medical Supply — Blanket limit available.

Legal Expenses for Disposal Waste — reimbursement for legal expenses, within program limit, resulting from violations arising from disposal of medical waste.

Workers Compensation Needle Stick Injury Claims Handling — in addition to paying for injured workers initial testing available program offers source patient testing and reimbursement.

Automobile Extension Endorsement — provides Employees as Insureds, non-owned coverage, lease gap coverage and loan coverage.

Employee Practices — coverage, including legal defense costs, for claims raised in certain employment related lawsuits brought by employees or job applicants.

Theft / Employee Dishonesty — provides coverage for employee dishonesty

Experience the True Advantage

Competitive Pricing

Great Comprehensive Coverages

Differentiated Industry-based Services

About True & Associates

In 1984 Thomas True founded True & Associates by purchasing two hometown agencies in Mountainside and Westfield, NJ. Beginning with four employees and much enthusiasm, the agency grew by establishing solid relationships with clients, carriers and the community. The formula for success was clear, "Provide Outstanding Service and Superior Products to Customers".

Today, True & Associates has three locations, Westfield, New Jersey, its home office, Clinton and downtown Manhattan. True & Associates employs 45 insurance professionals and is licensed in 28 states. For nearly 30 years, businesses, professionals, families and individuals have relied on True & Associates for their insurance and surety needs.

*For more information on improving your coverage,
please contact:*

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