

Laser Claims – Why Buy Insurance?

PUSHY CLIENTS

People often can't say no to their clients. We have a number of laser clients who got into trouble when they cranked up the laser to get a faster result for their client. A recent claim was when the laser technician was pressured by their doctor to get faster results on the doctor's own skin. Guess what? When the doctor's skin hyper-pigmented, they came back to our insured and filed a claim.

A laser technician is the boss of their business. They have to set the standard and never deviate for any client whatsoever, even a doctor they know. Once they are able to be pushed by the client, the client very likely will lose respect for the person offering the service and thus be more likely to sue. Lawsuits often happen when the client feels they were worked on by a less than professional technician.

OOH, SHOULD I TELL THEM?

Most if not all insurance policies have a clause that says you must disclose a problem when you fill out an insurance application, even a renewal. Over the past 2 years, we have had to deny at least 5 claims due to the pre-knowledge clause. The insured knew about a problem in those cases and attempted to settle it themselves with the claimant. When it went bad and they could not make the client happy, at that time they turned it over to the insurance company.

It is always best to put your insurance carrier on notice of a potential problem. Many will not hold that against you on the premium or for the renewal offer. Also the carrier might be helpful in solving the problem client so they do not bring a lawsuit against you. Better to be safe than sorry.