

SPONSORED BY

AMERICAN ACADEMY OF
CHILD & ADOLESCENT
PSYCHIATRY

*Psychiatrists
Malpractice
Insurance Program*

Administered By

American Professional
Agency, Inc.



Underwritten by:
ALLIED WORLD ASSURANCE COMPANY
and Subsidiaries including
Darwin National Assurance Company



PROGRAM BENEFITS AND HIGHLIGHTS

- **No Surcharge for Claims**
- *Premises Liability and Damage to property of patients*
- *Medical Director Coverage*
- *Licensing Board Coverage included (up to \$50,000 per Proceeding Available) with no Aggregate Limit of Liability*
- *Fire Damage Legal Liability included*
- *Information Privacy Coverage (HIPAA) included*
- *ECT Coverage at no additional charge*
- *Publishing Coverage **not limited to 20% of practice***
- *Up to \$25,000 for Punitive Damages where legal*
- *Up to \$25,000 for Medical Payments to Injured Patients*
- *Personal Injury and Advertising Coverage*
- *Interest Free Quarterly Payments*
- *All coverage enhancements apply/become effective as of your retroactive date (where permitted in your state)*

For More Enhanced Coverage Features, please go to our website at www.americanprofessional.com

RISK MANAGEMENT

- *Risk Management Consultation services staffed by experienced professionals.*
- *Risk Management Services offering seminars and newsletters to educate members on new topics.*
- *On-line Risk Management courses offered such as: Documentation, Informed Consent, Ambulatory Care, and Repairing Difficult Patient Relationships.*
- *Risk Management Hotline Available.*

PREMIUM DISCOUNTS

- *10% Discount to all first time Insureds with the insurer (must be 6 months claims free)*
- *5% Risk Management Discount*
- *50% Part-Time Discount for up to 20 hours per week*
- *15% Discount rate for child and adolescent practitioners whose patient base is less than 50% Adult Psychiatry*
- *New Doctor Discount - a 25%-50% Discount if you qualify as a New Doctor*
- *10% Claims Free Discount if you have been claims free for the last ten years*