

**Mental Health Counselor's Professional Liability**

**PREMIUM RATES**

**TERRITORY 3**

**Arizona, California, Colorado, Michigan, Minnesota, New Jersey, New Mexico, and Oregon**

First Year Rate - NO PRIOR ACTS (Coverage begins on the effective date of the policy.)

**GROUP 1**

**SCHOOL COUNSELORS**

(Psychologists, including School Psychologists, would not be eligible for this rate)

Limits of Liability	INDIVIDUAL POLICY	
	Insured Employed School Counselors Grades K - 12	Part-time
\$100,000 / 300,000	\$ 107.00	\$ 70.00
\$1,000,000/1,000,000	\$ 157.00	\$ 102.00

**GROUP 2**

**EMPLOYED COUNSELORS (W-2 Form Employees)**

(Psychologists, Sex Counselors or Certified Hypnotist would not qualify for this rate)

Limits of Liability	INDIVIDUAL POLICY	
	Covered only while employed by others and not in private practice	
	Full Time	Part-time
\$ 500,000/1,000,000	\$ 112.00	\$ 73.00
\$ 1,000,000/1,000,000	\$ 146.00	\$ 95.00
\$ 1,000,000/3,000,000	\$ 166.00	\$ 108.00

**GROUP 3**

**BACHELOR IN MENTAL HEALTH**

Limits of Liability	INDIVIDUAL POLICY	
	Covered only while employed by others and not in private practice	
	Full Time	Part-time
\$ 500,000/1,000,000	\$ 85.00	\$ 55.00
\$ 1,000,000/1,000,000	\$ 110.00	\$ 72.00
\$ 1,000,000/3,000,000	\$ 125.00	\$ 81.00

**GROUP 4**

**CLERGY AND PASTORAL COUNSELORS**

Limits of Liability each claim/ annual aggregate	Individual or First Partner	Part- time not available if you have employees	Other Partners & Ph. D. Level Employees	Other Professional & Paraprofessional Employees	Independent Contractors	Corporations	Owners & Ph.D. Level Employees	Other Professional & Paraprofessional Employees	Independent Contractors
\$500,000/1,000,000	\$122.00	\$ 79.00	\$ 92.00	\$ 61.00	\$ 9.00	\$122.00	\$ 92.00	\$ 61.00	9.00
\$1,000,000/1,000,000	\$158.00	\$103.00	\$119.00	\$ 79.00	\$11.00	\$158.00	\$119.00	\$ 79.00	\$11.00
\$1,000,000/3,000,000	\$180.00	\$117.00	\$135.00	\$ 90.00	\$14.00	\$180.00	\$135.00	\$ 90.00	\$14.00

**GROUP 5**  
**SELF - EMPLOYED COUNSELORS - CERTIFIED HYPNOTISTS**

Limits of Liability each claim/ annual aggregate	Individual or First Partner	Part-time not available if you have employees	Other Partners & Ph. D. Level Employees	Other Professional & Paraprofessional Employees	Independent Contractors	Corporations	Owners & Ph.D. Level Employees	Other Professional & Paraprofessional Employees	Independent Contractors
\$500,000/1,000,000	\$ 215.00	\$ 140.00	\$ 161.00	\$ 108.00	\$ 9.00	\$ 215.00	\$ 161.00	\$ 108.00	\$ 9.00
\$1,000,000/1,000,000	\$ 279.00	\$ 181.00	\$ 209.00	\$ 140.00	\$11.00	\$ 279.00	\$ 209.00	\$ 140.00	\$11.00
\$1,000,000/3,000,000	\$ 318.00	\$ 207.00	\$ 239.00	\$ 159.00	\$14.00	\$ 318.00	\$ 239.00	\$ 159.00	\$14.00

**GROUP 7**  
**PSYCHOANALYSTS**

Limits of Liability each claim/ annual aggregate	Individual or First Partner	Part-time not available if you have employees	Other Partners & Ph. D. Level Employees	Other Professional & Paraprofessional Employees	Independent Contractors	Corporations	Owners & Ph.D. Level Employees	Other Professional & Paraprofessional Employees	Independent Contractors
\$500,000/1,000,000	\$ 262.00	\$ 170.00	\$ 197.00	\$ 131.00	\$ 9.00	\$ 262.00	\$ 197.00	\$ 131.00	\$ 9.00
\$1,000,000/1,000,000	\$ 340.00	\$ 221.00	\$ 255.00	\$ 170.00	\$11.00	\$ 340.00	\$ 255.00	\$ 170.00	\$11.00
\$1,000,000/3,000,000	\$ 388.00	\$ 252.00	\$ 291.00	\$ 194.00	\$14.00	\$ 388.00	\$ 291.00	\$ 194.00	\$14.00

**PREMIUM TO INCREASE LIMITS OF LIABILITY FOR DEFENSE COST OF LICENSING BOARD HEARINGS**  
(Limits of \$5,000 included at no extra charge.)

Limit of Defense Cost Coverage for Licensing Board Hearings	Prior Acts Charge	No Prior Acts Charge
\$25,000	\$75.00	\$35.00
\$50,000	\$95.00	\$45.00
\$75,000	N/A	\$65.00

**Premium Discounts:**

• **Part-time Discount:** You are entitled to a 35% discount provided your activities as a professional do not exceed 20 hours a week. This discount is not available if you have employees, if you are in a partnership or if you are an owner of a corporation. This discount should be rounded off to the nearest dollar. It should be computed before taking any other discounts. If you are taking the part time discount, make sure you enclose the additional part-time worksheet. If you do not take the discount, we assume you do not want part time coverage.

• **Continuing Education Credit Discount:** This discount applies only to the **individual insured** who meets our underwriting criteria for the Continuing Education Credit Discount. Therefore, only apply the discount to the rate that applies to that individual when computing your premium. You are entitled to a 5% discount for the completion of 6 CE credits approved by your state or association. You must forward proof (certificate of completion) to this office that you have received 6 CE credits.

• **Risk Management Credit Discount:** This discount applies only to the **individual insured** who meets our underwriting criteria for the Risk Management Credit Discount. Therefore, only apply the discount to the rate that applies to that individual when computing your premium. A 5% discount will be given for the completion of 3 CE credits. Please forward proof (certificate of completion). We will refund the 5% if you qualify. Please include the syllabus and outline in order to be considered for the discount.

• **Underwriting Discounts** (Maximum discount available for this category is 35%).

1) **New Graduate:** A 35% discount will be given to an **individual insured** who is practicing as a Mental Health Counselor for the first time (must be within 12 months of receiving your degree).

2) **New Business:** A 10% discount will be given to each insured applying for a policy with this company for the first time provided you have been claims free for six months.

• **Note: Surcharges should be computed after premiums have been determined.**

• **ADDITIONAL INSUREDS:** Landlord - \$15    First additional insured - \$50    Each additional insured thereafter - \$25

MH8 - (rate 1)