MENTAL HEALTH COUNSELORS
PROFESSIONAL LIABILITY INSURANCE

ADMINISTERED BY
American Professional Agency

www.AmericanProfessional.com
(800) 421-6694  X2312
MentalHealth@AmericanProfessional.com

UNDERWRITTEN BY
ALLIED WORLD INSURANCE COMPANY
PROGRAM BENEFITS AND HIGHLIGHTS

• **Defense Expenses related to Licensing Board Hearings and Other Proceedings:** Limit of $5000 per proceeding is included with NO annual aggregate; optional increase of defense expense limit is available up to $150,000 (Maryland Residents require a separate policy for this coverage)

• **First Party Assault and Battery Coverage:** Reimbursement up to $25,000 in medical expenses related to injuries and/or personal property damage caused by a patient or client

• **Medical Payments Coverage:** Limit of $100,000 for Medical Payments to a patient or client arising from bodily injury on your business premises

• **Emergency Aid Coverage:** Reimbursement to you up to $15,000 for costs and expenses for medical supplies and lost earnings up to $100 due to the provision of volunteer emergency treatment or services

• **Fire Legal Liability Coverage:** $150,000 liability limit for fire damage to third party property

• **Premises Liability:** Bodily Injury Coverage and/or Damage to property of patients on your primary office locations(s) with no additional cost

• **Information Privacy Coverage (HIPAA):** Up to $25,000 defense provided for Federal and state regulators who investigate you for violations of privacy protections statutes (where allowed by law)

• **Limits up to $2 million per occurrence/$4 million per policy year:** “Prior Acts” coverage is available; therefore, it is not necessary to purchase tail coverage to change to our policy

• **No Surcharge for Claims** and there is No Deductible

• Individual, group and corporate coverage - separate limits of liability are included

• **Broad coverage** at affordable rates includes Personal and Advertising Injury Coverage, Publishing of articles or books and broadcasting activities, Tele-therapy Coverage and Forensic Practice Coverage

• **Coverage for Peer Review** and Utilization Review Activities

• **Payment of Defense Expenses is in addition to the Limit of Liability** for Professional and General Business Liability Coverages

• Insuring company has an **A.M. Best rating of “A”** with strong financial stability

• Online credit card processing and confirmation is available same day in most cases

• **Experienced claims professionals** and knowledgeable customer service representatives are easily accessible by telephone

RISK MANAGEMENT SERVICES

• **Risk Management Consultation Services** are accessible for our policyholders with experienced and professional risk managers, on a variety of topics, such as record requests/record retention, privacy questions and other practice related issues

• **Discounted online Risk Management** and Continuing Education Courses with AtHealthCE.com and BehavioralHealthCE.com

PREMIUM DISCOUNTS

• **35% Part Time Discount** is available for up to 20 client hours a week – employment can be excluded

• **5% Risk Management Discount** for 3 hours of pre-qualified Risk Management Courses

(Above Coverage Features and Discounts are subject to individual state approval and underwriting requirements)