



Allied World Insurance Company ("Insurer")

FOR OFFICE USE ONLY

PREMIUM:
RATED BY:
EFFECTIVE DATE:
RETRO DATE:
REFUND AMOUNT DUE:

Return and make checks payable to:
American Professional Agency, Inc.
95 Broadway, Amityville, NY 11701
(631) 691-6400 • (800) 421-6694

RENEWAL APPLICATION
FOR MENTAL HEALTH COUNSELORS' AND MARRIAGE AND FAMILY THERAPISTS' PROFESSIONAL AND BUSINESS
LIABILITY INSURANCE COVERAGE
(631) 691-6400 • (800) 421-6694

Offered through the Professional Counselors Purchasing Group, Inc.

NOTICE: THE COVERAGE OF A CLAIMS-MADE POLICY IS LIMITED GENERALLY TO LIABILITY FOR ONLY THOSE
CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED, OR PROCEEDINGS FIRST BROUGHT, DURING THE POLICY
PERIOD, AND REPORTED IN WRITING TO THE INSURER IN ACCORDANCE WITH THE TERMS OF THE POLICY. PLEASE
REVIEW THE POLICY CAREFULLY AND DISCUSS THE COVERAGE THEREUNDER WITH YOUR LEGAL OR INSURANCE
ADVISOR.

NOTICE: A LOWER LIMIT OF LIABILITY APPLIES TO JUDGMENTS OR SETTLEMENTS WHEN THERE ARE ALLEGATIONS
OF SEXUAL MISCONDUCT (SEE SECTION V. (C), "MAXIMUM LIMIT OF LIABILITY - SEXUAL MISCONDUCT" IN THE
POLICY).

- This Application must be completed in full, including all required attachments. Write "None" if that applies.
Attach a separate sheet of paper if more space is needed to answer any question.
We treat all Applications as confidential. If additional assurances of confidentiality are required, we are willing to address the Applicant's
needs.

PLEASE READ THE ENTIRE APPLICATION CAREFULLY BEFORE SIGNING.

I. GENERAL INFORMATION

1. (a) Name of Applicant: License No.:
Date of Birth: E-mail address:
Office Telephone: ( ) Home Telephone: ( )
Fax Number :( )

(b) Coverage desired (check one):

- Individual Partnership Professional Corporation (Incorporated as a P.C. or P.A.) LLC/LLP
General Business Corporation: Profit Nonprofit Other (Please explain)

(If you are unsure of your corporate status, please check your Articles of Incorporation or other business documents.)

If you have checked anything other than "Individual" above, the following MUST BE INCLUDED: (1) a copy of articles of
incorporation; (2) a letter describing all services provided; (3) any brochures if available; and (4) a listing of owners and/or partners,
indicating the percentage of the business owned by each.

II. APPLICANT INFORMATION

HAVE ANY OF YOUR RESPONSES TO QUESTIONS 2 OR 3 BELOW CHANGED SINCE THE COMPLETION OF YOUR LAST
APPLICATION WITH THE INSURER FOR THIS COVERAGE? IF YES, PLEASE RESPOND TO THOSE QUESTIONS WITH YOUR
CHANGES. IF NOT, PLEASE SKIP TO SECTION III.

2. Mailing Address: \_\_\_\_\_

\_\_\_\_\_  
 (City) (County) (State) (Zip code)

3. (a) Policy Limits Requested (check one option):  
 \$200,000/600,000     \$500,000/1,000,000     \$1,000,000/1,000,000     \$1,000,000/3,000,000  
 \$1,000,000/4,000,000     \$1,000,000/5,000,000     \$2,000,000/2,000,000     \$2,000,000/4,000,000

The first Limit of Liability is applicable to each claim. All claims arising from a wrongful act, or a series of continuous, repeated or related wrongful acts, are treated as one claim. The second limit is the annual aggregate for all claims, which is the most the Insurer is liable for.

- (b) Are you interested in obtaining limits higher than \$5,000 for defense expenses related to licensing board investigations and other proceedings as described in the Policy?     Yes     No

If yes, choose the higher limit of liability desired for defense expenses related to licensing board investigations and other proceedings as described in the Policy:

- \$25,000                                       \$50,000                                       \$75,000  
 \$100,000                                       \$125,000                                       \$150,000

- (c) Have you ever had a request to increase your limits of liability for defense expenses for proceedings declined?  
 Yes     No    If yes, please explain? \_\_\_\_\_

**III. PRACTICE CHARACTERISTICS**

**HAVE ANY OF YOUR RESPONSES TO QUESTIONS 4 THROUGH 12 BELOW CHANGED SINCE THE COMPLETION OF YOUR LAST APPLICATION WITH THE INSURER FOR THIS COVERAGE? IF YES, PLEASE RESPOND TO THOSE QUESTIONS WITH YOUR CHANGES. IF NOT, PLEASE SKIP TO SECTION IV.**

4. (a) Please check the correct box for your rating group. If you are applying for corporate or partnership coverage, please check the boxes that pertain to all professionals.

- |  |  |
|--|--|
| <input type="checkbox"/> Group 1- School Counselor   | <input type="checkbox"/> Group 5 – Certified Hypnotist                         |
| <input type="checkbox"/> Group 2 – Employed Counselor/Employed Marriage and Family Therapist | <input type="checkbox"/> Group 5 – Sex Counselor                               |
| <input type="checkbox"/> Group 3 – B.A. Level-Employed Counselor                             | <input type="checkbox"/> Group 7 – Psychoanalysts                              |
| <input type="checkbox"/> Group 4 – Clergy & Pastoral Counselor                               | <input type="checkbox"/> Group 8 – Addiction Counselors                        |
| <input type="checkbox"/> Group 5 – Self-Employed Counselor                                   | <input type="checkbox"/> Group 0 – Self Employed Marriage and Family Therapist |

I understand that if I qualify under Groups 1-3, the policy will exclude coverage for private practice.

- (b) List your name and qualifications. In addition, list the names and qualifications of all your salaried (W2) employees, except clerical. If you are applying for a partnership policy, please list all partners as well. Please use a separate sheet of paper if additional space is required. Please include the premium charge indicated on the rate schedule for yourself and each employee and/or partner.

Name	All Degrees You Hold	Date Degree Received	Field of Study	I practice as a	*Number of hours practice each week	License or Certification		
						First Year Licensed/Cert State	Title	License Number

\*You must include all hours you practice (privately and as an employee). If your total number of hours exceed 20, you do not qualify for the part-time rate.

5. If your highest degree is a BA the following information must be included with your application and payment for review of acceptability.
- (a) The name of your supervisor: \_\_\_\_\_
- (b) Supervisor's degree, field of study, license and/or certification: \_\_\_\_\_  
*(Supervision must be provided by a professional with a minimum of a Master's Degree in the mental health field.)*
6. Please list the number of your entire employed staff (except clerical) including yourself. \_\_\_\_\_  
*Note: Your staff is defined as your direct employees (for whom you file a W-2 form) and their names and credentials must be included with yours under Question 4. to correspond with the number listed here.*
7. Is the applicant a member in good standing of any professional association?  Yes  No
- (a) If so, state the organization and type of membership.  
 (i.e. Regular, Clinical, Associate, Student, etc.): \_\_\_\_\_
8. Are you engaged in self-employment, paid consultation (1099 form), private practice or volunteer work?  Yes  No
9. Are you employed (a W-2 form employee)?  Yes  No  
 If yes, on a full-time or part-time (20 hours or less) basis?  Full-Time  Part-Time  
 If yes, please complete the information below.
- (a) Name of your employer: \_\_\_\_\_
- (b) Address of your employer: \_\_\_\_\_

*If you are both self-employed and a W-2 employee, and wish to apply for part-time self-employed coverage, a separate statement indicating that you are fully insured by your employer at your W-2 employment must be submitted.*

*If you apply and qualify for the exclusively employed rate, the policy will exclude coverage for private practice, self-employment, consulting, volunteering or mental health outside of the course and scope of your employment.*

10. Do you or any person named in Question 4. own, partly own, manage or exercise any form of fiduciary control over any business enterprise that provides mental health services?  Yes  No  
 If yes, please explain, and include the name of the business or enterprise: \_\_\_\_\_
11. (a) Does the Applicant use any Independent Contractors or Consultants (1099 form) whose services are in the mental health field and who you do billing for, share fees with or in any way derive income from the relationship?  Yes  No  
 (b) If yes, please list the name and professional credentials of each one.

All Independent Contractors or Consultants (1099 form) must be listed and premium shown on the rate schedule included. **You will be covered for their acts subject to the terms of the policy, but the independent contractors or consultants listed will not be insureds under the policy.**

Name of Independent Contractor or Consultant	Degree	Field of Study	License or Certification	
			State	Title

*If additional space is required, please use a separate sheet of paper to submit a complete listing.*

12. Has any person or entity based on a contractual obligation requested that they be added to your policy as an Additional Insureds ?  Yes  No
- (a) Name of proposed Additional Insured: \_\_\_\_\_
- (b) Address of proposed Additional Insured: \_\_\_\_\_
- (c) The Additional Insured is my:  
 Employer  Landlord  Professional Corporation  Other (Specify): \_\_\_\_\_
- (d) The Additional Insured gives me the following form to file with the IRS:  
 W-2 form  1099 form  Other (Specify): \_\_\_\_\_

(e) Describe the relationship between you and the Proposed Additional Insured: \_\_\_\_\_

(f) Are you requesting that the person or entity named in 12(a) above be added as an Additional Insured in order to fulfill a contractual obligation?  Yes  No

If yes, provide full particulars: \_\_\_\_\_

**IV. REPRESENTATIONS**

**ALL RENEWAL APPLICANTS MUST COMPLETE THIS SECTION.**

**13. After inquiry\* of each individual listed in Question 4:**

\* "After inquiry" means that the Applicant has inquired of each person as to whether he/she has information pertinent to this question.

If you answer "Yes" to any question below, please include all documents pertinent to the situation you are describing.

(a) Has any person named in Question 4, including yourself, ever been convicted of a crime in any state or country?  Yes  No  
If yes, please give full particulars in order for your Application to be considered. \_\_\_\_\_

(b) Has any person named in Question 4, including yourself, ever had any licensing board or professional ethics body require the surrender of a license or found any such person or you guilty of a violation of ethics codes, professional misconduct, unprofessional conduct, incompetence or negligence in any state or country?  Yes  No  
If yes, please give full particulars and provide copies of charges, correspondence and any findings in order for your Application to be considered.

(c) Are there any complaints, charges or investigations pending against any person named in Question 4, including yourself, by a licensing board or professional ethics body for violation of ethics codes, professional misconduct, unprofessional conduct, incompetence or negligence in any state or country?  Yes  No  
If yes, please give full particulars and copies of charges, correspondence and any findings in order for your Application to be considered. \_\_\_\_\_

(d) Has any person named in Question 4, including yourself, ever had any insurance company or Lloyd's decline, cancel, refuse to renew, or accept only on special terms any professional liability insurance?  Yes  No  
If yes, please give full particulars in order for your Application to be considered. \_\_\_\_\_

(e) Has any professional liability claim or suit ever been made against any person named in Question 4, including yourself, their predecessors in business or against any past or present partner(s)?  Yes  No  
If yes, please give full particulars and copies of any summons and complaints, pertinent correspondence and outcome, if any, in order for your Application to be considered.

(f) Are there any circumstances, including any loss of private or confidential information, of which any person named in Question 4, including yourself, is aware of that may result in any professional liability claim or suit being made against any person named in Question 4, including yourself, their predecessors in business or against any past or present partner(s)?  Yes  No  
If yes, please give full particulars in order for your Application to be considered. \_\_\_\_\_

(g) Is any person named in Question 4, including yourself, engaged in or ever been engaged in any sexual misconduct\* with any of your current or former patients or any current or former patient's spouse or any person with a direct relationship to the current or former patient (for example a guardian, blood relative of the patient or spouse or any person sharing the patient's domicile)?  Yes  No

(\**"Sexual misconduct" means any actual or alleged erotic physical contact or attempt, threat or proposal thereof.*)

If yes, please give full particulars in order for your Application to be considered.

\_\_\_\_\_

(h) Are you now being or have you ever been treated for a serious health problem that did or can impair your ability to treat clients?  Yes  No

If yes, please give full particulars in order for your Application to be considered.

\_\_\_\_\_

**V. NOTICES TO APPLICANT & FRAUD WARNINGS**

The undersigned, as authorized agent of all individuals and entities proposed for this insurance, represents that, to the best of his/her knowledge and belief, after diligent inquiry, the statements in this Application and any attachments or information submitted to or obtained by the Insurer in connection with this Application (together referred to as the "Application") are true and complete.

The information in this Application is material to the risk accepted by the Insurer. If a policy is issued it will be in reliance by the Insurer upon the Application, and the Application will be the basis of the contract. The Application is on file with the Insurer, and shall be deemed to be attached to, and made a part of, and incorporated into the Policy, if issued.

The Insurer is authorized to make any inquiry in connection with this Application. The Insurer's acceptance of this Application or the making of any subsequent inquiry does not bind the Applicant or the Insurer to complete the insurance or issue a policy.

If the information in this Application materially changes prior to the effective date of the Policy, the Applicant will immediately notify the Insurer, and the Insurer may modify any quotation or agreement to bind insurance.

**NOTICE TO MAINE APPLICANTS:** "IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES OR A DENIAL OF INSURANCE BENEFITS."

**VI. DECLARATION AND SIGNATURE**

*I understand that it is my obligation to maintain any license required in the jurisdictions in which I practice.*

Date: \_\_\_\_\_ Signature: \_\_\_\_\_  
(This application must be dated within 30 days of receipt) (APPLICANT / OWNER / PRESIDENT OF CORPORATION)

Title: \_\_\_\_\_

Application must be signed, dated, fully completed and accompanied by the premium to be considered.

**Please make checks payable and mail to: American Professional Agency, Inc.**

  
Producer Signature:

Program Administrator:  
AMERICAN PROFESSIONAL AGENCY, INC.  
95 Broadway, Amityville, NY 11701  
(631) 691-6400 • (800) 421-6694  
www.americanprofessional.com

*Save form first on your computer before emailing.*

**SUPPLEMENTAL APPLICATION FOR:  
NAADAC SPONSORED ADDICTION COUNSELORS**

**(THIS IS A SUPPLEMENTAL APPLICATION ONLY. THE MENTAL HEALTH PROFESSIONAL AND BUSINESS LIABILITY APPLICATION MUST ALSO BE COMPLETED FOR US TO PROCESS YOUR REQUEST FOR COVERAGE)**

Name of Applicant: \_\_\_\_\_

1. Is applicant a current member of NAADAC?      \_\_\_ Yes \_\_\_ No

2. NAADAC Membership #: \_\_\_\_\_

(Check here if applicant is also a member of ATTUD: )

3. Coverage Effective Date Desired: \_\_\_\_\_  
(Coverage cannot be backdated)

4. Composition of your counseling practice: (must total 100%)

**Addiction Counseling** (including Co-Dependency and Co-Occurring)      \_\_\_\_\_%

**Other Addiction Services** (Prevention Education, Interventions,  
Peer Support, Assessments and Referrals):      \_\_\_\_\_%

**Other Counseling or Services:**      \_\_\_\_\_%  
Describe Other: \_\_\_\_\_

\_\_\_\_\_



**IMPORTANT INFORMATION  
PURCHASING GROUP FEE NOTICE**

**A \$25.00 annual Purchasing Group fee needs to be added to your premium to help defer the administrative costs for maintaining the Professional Counselors Purchasing Group.**

**Please make check payable to:**

American Professional Agency, Inc.

**Mail to:**

American Professional Agency, Inc.

95 Broadway

Amityville, New York 11701

**Special Note:**

If paying by credit card or *Vcheck*\* (virtual check), please indicate the method on the application.

\* *Vcheck* is a method where you enter your check information in an easy-to-use secure online form. This information is used to generate a one-time check that we take to the bank. You tell the system your routing and account number, payee, check number and dollar amount (Information that is already on your check).

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