



American Professional Agency

PSYCHOLOGISTS PROFESSIONAL LIABILITY INSURANCE

ADMINISTERED BY AMERICAN PROFESSIONAL AGENCY

AMERICANPROFESSIONAL.COM | PSYCHOLOGY@AMERICANPROFESSIONAL.COM | (800) 421-6694 X2304

Underwritten by:



MULTIPLE PREMIUM DISCOUNTS

- **35% Part-time Discount** is available for up to 20 client hours a week – employment can be excluded
- **10% New Policyholder Discount** if you are new to our company (must be claims free for the last 6 months)

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
- **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 up to 15,000 for your 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 at 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)

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

- **35% New Graduate Discount** for the first year
- **10% Practice Setting Discount**
- **5% Risk Management Discount** for 3 Risk Management credits
- **5% Continuing Education Discount** for 6 CE credits
- **Limits up to \$2 million per occurrence/\$4 million per policy year** (higher limits available if required by law)
- **"Prior Acts"** coverage is available; therefore, it is not necessary to purchase tail coverage to change to our company
- **No Surcharge for Claims**
- **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, Teletherapy 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 application processing** is available in most cases
- **Experienced and knowledgeable claims professionals** and customer service representatives are easily accessible by telephone
- **Interest-free quarterly payments** (annual premium over \$1000) and online credit card processing

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

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

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