



American Professional Agency

PSYCHOLOGISTS PROFESSIONAL LIABILITY INSURANCE

EXCLUSIVELY ADMINISTERED BY **AMERICAN PROFESSIONAL
AGENCY FOR APA MEMBERS**



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

Underwritten by:



MULTIPLE PREMIUM DISCOUNTS

- **20% Discount for Members of:**
American Psychological Association (APA) – every year
- **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)
- **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

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)
- **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

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 BehavioralHealthCE.com

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

AMERICAN PROFESSIONAL AGENCY IS THE SOLE AUTHORIZED AND PREFERRED PROVIDER OF PROFESSIONAL LIABILITY INSURANCE FOR APA MEMBERS

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COMMONLY ASKED QUESTIONS REGARDING COVERAGE

Q. Am I covered for Biofeedback?

A. Yes. Biofeedback treatment is covered unless it involves medical treatment.

Q. If I am teaching a psychology course and a student brings legal action as a result of a failing grade, am I covered?

A. Yes.

Q. Am I covered for serving on Professional Boards?

A. You're covered for professional services rendered as a psychologist, including your services as a member of a formal accreditation or professional review board of a hospital or professional society, or professional licensing board.

Q. Am I covered for practicing Psychoanalysis?

A. Yes. Psychotherapy, Psychoanalytic Psychotherapy and Psychoanalysis are modalities that will be covered.

Q. Am I covered for practicing Divorce Mediation?

A. Yes. Divorce Mediation is covered as long as practice and treatment are confined to the mental health field.

Q. Am I covered against sexual involvement with patients?

A. Any claim where one of the allegations is sexual misconduct (including but not limited to, an attempt or proposed erotic physical contact with any patient or client or certain other persons) is subject to an aggregate sublimit of \$25,000. This is the most the insurance company will pay for damages for all claims.

Q. Am I covered for administrative or managerial work or business decisions?

A. You are covered for decisions you make which require your professional training as a psychologist. This would include psychological supervision, professional issues and case management issues. You would not be covered for business decisions such as buying computers, hiring or firing staff, personnel decisions, fiscal and budgeting decisions, etc. Such administrative, managerial or business decisions could be made by professionals who are not psychologists. This policy covers professional psychology services only.

Any questions regarding the coverage should be addressed to:

American Professional Agency, Inc.

95 Broadway,

Amityville, NY 11701

(631) 691-6400 (800) 421-6694

www.americanprofessional.com

This insurance is offered through the Professional Counselors Purchasing Group, Inc.

In conjunction with the American Professional Agency, Inc.

Underwritten by:

Allied World Insurance Company