



Who is eligible to purchase the Mental Health Counselors and Marriage and Family Therapists Professional Liability Insurance?

There is no membership requirement to purchase the professional liability insurance. You are eligible if you hold a minimum of a bachelors degree in the field of mental health, providing that you have supervision by a masters level mental health professional, or if you hold a masters degree or above.

Who provides the insurance coverage?

American Professional Agency, Inc. is the Program Administer for the Mental Health and Marriage and Family Therapists Professional Liability Insurance program. The program is underwritten by Allied World Insurance Company, a member company of Allied World Assurance Company Holdings, GmbH, a Fairfax Company (“Allied World”).

Does the Mental Health Counselors and Marriage and Family Therapist Professional Liability Insurance policy have a deductible?

No, there is no deductible applied should a claim arise.

What is Claims-Made coverage?

A claims-made policy will provide professional liability coverage for you for incidents that happen between the effective date and the expiration date of your policy, the claim must be reported while the policy is in force. An Extended Reporting Period Endorsement, or “tail”, is necessary to protect against claims presented after the policy expires.

What is an Extended Reporting Period Endorsement or a “tail”?

An Extended Reporting Period Endorsement (ERP) or “tail” allows you to terminate your policy, and still have coverage for future claims that are made based on events that occurred during the time period your policy was in force. The (ERP) is only available when the policy is terminated and it may be obtained for a charge. If you become permanently disabled, or in the event of your death or if you permanently retire, are 55 years or older and have held the policy for 5 years or more the “tail” is offered to you free of charge.

Why do my premium rates increase every year?

Claims-made liability insurance has small stepped increases during the early years for each individual insured on the policy. Your rates increase for 5 years and then level off or mature. You should not expect additional rate increases on a mature claims-made policy unless you make changes to the policy.

How much insurance do I need?

Some states may require that you carry a minimum amount of coverage so it may be best that you check with your state licensing or regulatory board. You may also find that most managed-care entities, hospitals, and facilities require you to carry a minimum limit of \$1,000,000 per incident and \$3,000,000 aggregate. A limit of liability as high as \$2,000,000 per claim/ \$4,000,000 aggregate is available (unless a higher limit is required by your state).

Do you offer a reduced premium rate if I work part-time?

Yes, provided your total working hours in all positions including your W2-form employment do not exceed 20 hours a week. You may exclude your activities as a W2 employee to obtain the part-time rate. The rates are available on our website www.AmericanProfessional.com.

Do you offer a reduced premium rate if I am exclusively employed?

Yes, you will pay less if you are only work as a W2-form employee. The rates are available on our website www.AmericanProfessional.com.

Will this policy provide coverage if I am an independent contractor or provide volunteer services?

Yes, the policy can be tailored to the manner in which you practice, however you would not be eligible for the exclusively employed rate. Both part-time and full-time rates are available; the rates are available on our website www.AmericanProfessional.com.

Do you offer coverage for corporations and groups?

Yes, please call our office at (800) 421-6694 (ext. 2312) to discuss this type of coverage and to obtain a quote.

Is there any licensing board hearings or other related proceedings?

Yes, there is a \$5000.00 defense reimbursement limit per incident included in the policy; higher limits up to \$150,000 are available at an additional charge. You may select the higher limits when you apply or make the change at a later date. You may obtain this information in the "Forms and Information" section at: www.americanprofessional.com/covered-professions/mental-health-counselors/ and www.americanprofessional.com/covered-professions/marriage-family/

Is there any coverage for information privacy violations (HIPAA)?

Yes, there is Information Privacy Coverage included in the policy with defense limits up to \$25,000 for federal and state regulators who investigate you for violations of the privacy protections statute (where allowed by law).

Does this policy provide coverage for my premises like “slip and fall”?

Premises liability coverage is included in the policy. This coverage is for bodily injury and/or damage to property of patients on your primary location(s).

For additional information on Fire Legal Liability, Medical Payments coverage and many other enhancements included in our policy please visit www.americanprofessional.com/covered-professions/mental-health-counselors/ and www.americanprofessional.com/covered-professions/marriage-family/ to view the brochures for a brief explanation or view the entire policy under “Policies” or contact American Professional Agency, Inc. at (800) 421-6694 or (631)691-6400 (Ext. 2312) for assistance.

Are there any discounts available other than part-time and exclusively employed coverage?

Yes, there is a 5% risk management discount that you may be eligible for if the course(s) meet certain criteria.

Are there consultative resources available if I have a question?

Yes, risk management consultative services are accessible to our policyholders for a variety of topics such as record requests/record retention, privacy questions and other practice related issues. To contact our knowledgeable risk managers please call (800) 897-0033.

What happens if I need to change my policy before the renewal date?

Please contact American Professional Agency at (800) 421-6694 or (631)691-6400 (Ext. 2312) for assistance or you may email us at mentalhealth@americanprofessional.com. To obtain forms and applications you may visit our website at www.AmericanProfessional.com. You may also fax to (631) 691-2259.

Where do I get an application?

Please contact the American Professional Agency at (800) 421-6694 or (631) 691-6400 (Ext. 2312) for assistance or you may email us at mentalhealth@americanprofessional.com. To obtain forms and applications you may visit our website at www.AmericanProfessional.com. You may also fax to (631) 691-2259.

Where do I mail my application and/or check?

The quickest way to obtain coverage is to fax your application to (631) 691-2259 and we can advise you how to pay by credit card or Vcheck.

If you prefer to mail the application and a check (payable to the American Professional Agency, Inc.) send it to:

American Professional Agency, Inc.
95 Broadway
Amityville, NY 11701

Who can I call if I have additional questions?

Our knowledgeable representatives are available and happy to assist you. Please call our switchboard at **800-421-6694** or **631-691-6400 (Ext. 2312)**, send an email to mentalhealth@americanprofessional.com or send a **fax to (631) 691-2259**.

For additional information on Fire Legal Liability, Medical Payments coverage and many other enhancements included in the Mental NASP School Psychologists Professional Liability insurance please visit www.americanprofessional.com/covered-professions/mental-health-counselors/ and www.americanprofessional.com/covered-professions/marriage-family/ to view the brochures for a brief explanation. You may also view the entire policy under “Policies” section or contact American Professional Agency, Inc. at **(800) 421-6694** or **(631) 691-6400 (Ext. 2312)** for assistance.