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** with BehavioralHealthCE.com and Zurinstitute.com/insurance

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)