



**MENTAL HEALTH COUNSELORS  
PROFESSIONAL LIABILITY INSURANCE**

**ADMINISTERED BY**



**American Professional Agency**

**[www.AmericanProfessional.com](http://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** and Continuing Education Courses with AtHealthCE.com and BehavioralHealthCE.com

## 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)