

**PRODUCT BENEFITS & HIGHLIGHTS:**

- **Defense Expenses related to Licensing Board Hearings and Other Proceedings:** Limit of \$50,000 per proceeding with NO annual aggregate (higher limits are available up to \$150,000)
- Insured's **Consent to Settle** is required in the settlement of any claim – No arbitration clause
- **First Party Assault and Battery Coverage:** Up to \$25,000 reimbursement for 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 in costs and expenses for medical supplies and up to \$100.00 in lost earnings expenses and lost earnings related to the provision of emergency treatment or services at the scene of an accident, medical crisis or disaster
- **Punitive Damages Coverage:** Limit of \$250,000 (where allowable/insurable by law)
- **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 premises
- **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)
- Years accrued with **prior APA-endorsed program will count towards free tail coverage**
- **Claims-Made** ("prior acts" coverage is available so no need to buy tail coverage when switching) or **Occurrence-Based Coverage** with limits up to \$2 million per occurrence/\$6 million per policy year
- No Surcharge for Claims and No Deductible
- Individual, group and corporate coverage – separate limits of liability are available
- **Broad coverage policy** includes Personal and Advertising Injury Coverage, Medical Director Coverage, Publishing of articles or books and broadcasting activities, Telemedicine Coverage, ECT Coverage, and Forensic Practice Coverage
- **Coverage for Peer Review** and Utilization Review Activities, Clinical Trials
- **Payment of Defense Expenses is in addition to the Limit** of Liability for Professional and General Business Liability Coverages
- **Interest-free quarterly payments** and online credit card processing are available

**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
- Our **24/7 Risk Management Support Hotline** is available and can be used after regular business hours as a comprehensive service for emergency issues provided to our policyholders
- Frequent Educational Risk Management Presentations and written material are offered
- Policyholders can access complementary risk management CME through the American Psychiatric Association's online learning center
- **Online Risk Management Education Courses** with Medical Risk Management, Inc.
- **Quarterly Risk Management Newsletter** written exclusively for psychiatrists

**MULTIPLE PREMIUM DISCOUNTS:**

- **50% Part Time Discount** for up to 20 client hours a week or less
- **50% Resident-Fellow Member Discount**
- **Up to 50% New Doctor Discount** (for those who qualify)
- **10% New Policyholder Discount** (must be claims free for the last 6 months)
- **15% Child and Adolescent Psychiatrist Discount** for those whose patient base is more than 50% Children and Adolescents
- **10% Claims Free Discount** for those practicing 10 years, after completion of training, and remain claims free (where allowable)
- **5% Risk Management Discount** for 3 hours of CME

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

