

**PSYCHIATRIC NURSE PRACTITIONER AND PHYSICIANS ASSISTANT PROFESSIONAL LIABILITY PROGRAM  
VERMONT**

**Territory 1 - Entire State**

Claims-Made Year	\$500,000/1,500,000		\$1,000,000/1,000,000		\$1,000,000/3,000,000		\$2,000,000/4,000,000		\$2,000,000/6,000,000	
	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed	Self-employed	Employed
First	\$458	\$382	\$467	\$390	\$482	\$402	\$602	\$502	\$617	\$514
Second	\$850	\$708	\$868	\$723	\$895	\$746	\$1,118	\$932	\$1,145	\$954
Third	\$1,112	\$926	\$1,135	\$946	\$1,170	\$975	\$1,463	\$1,219	\$1,498	\$1,248
Fourth	\$1,242	\$1,035	\$1,268	\$1,057	\$1,308	\$1,090	\$1,634	\$1,362	\$1,674	\$1,395
Fifth	\$1,308	\$1,090	\$1,335	\$1,113	\$1,376	\$1,147	\$1,721	\$1,434	\$1,762	\$1,468
<b>Occurrence</b>	\$1,451	\$1,210	\$1,482	\$1,235	\$1,528	\$1,273	\$1,910	\$1,592	\$1,956	\$1,630

**PREMIUM DISCOUNTS:**

**Part-time discount:** A 50% discount if you practice 20 hours or less a week.

**New practitioner discount:** A 25%-50% discount if you qualify as a new practitioner.

**Child and Adolescent discount:** A 15% discount if your practice consists of more than 50% children and adolescents.

**Claims-free discount:** A 10% discount if you have been claims-free for more than 10 years.

**Risk Management discount:** A 5% discount for completion of risk management courses approved by the Company.

**Purchasing Group Fee:** Coverage is written through the Professional Counselors Purchasing Group. There is a \$5.00 administrative fee assessed to each policy. Please include this in your payment.

**Quarterly payments:** Quarterly payments are available if the annual premium is \$1,000 or more. If you wish to pay quarterly, please remit 35% of the premium (rounded to the nearest dollar).

**New business discount:** A 15% discount if you are applying to the Company for the first time and have been claims-free for the last six months.