Dear Applicant:

Enclosed is the application you have requested for Professional Liability Insurance for Social Service Agencies and employees, students in field placement and volunteers as such.

Please provide us with a complete listing, by name, of ALL current employees (including clerical) of the Agency. Also, please give us the total number of volunteer hours donated by all volunteers during an average workweek. In addition, please supply us the average number of students in placement yearly with your Agency. Please place the last two answers in the appropriate position on the application. Upon submitting your application include a brochure outlining all services being offered.

You have the option of including Psychiatrists, who are employees of the agency, in the coverage. They can be insured as individuals while working for the Agency. The underwriting requirements stipulate that with this option ALL Psychiatrists be included, not just select ones. If you wish to include them, please list each Psychiatrist, along with the other employees, under question number four identifying each one by classification (i.e., James Smith, M.D., Psychiatrist).

Independent Contractors/Consultants are not insured under this policy unless required by the insurance carrier. This means that only employees, students in field placement, and volunteers as such are covered under the Social Service Agency Program. The Agency is protected, at no additional charge, for the acts of its Mental Health Independent Contractors/Consultants while doing work for the Agency. This does not include anyone in the medical field. The definition of an Independent Contractor/Consultant is anyone who receives a 1099 form. Anyone who receives a W2 form is an employee.

Higher limits of liability are available as indicated on the application, but are not available in all states at this time. You will be advised as to eligibility when your quote is sent.

A response to the completed application will be given as quickly as possible by this office.

If you have any questions concerning this, please contact this office.

Very truly yours,

American Professional Agency, Inc.  AGY-117 2/04