

PSYCHOLOGISTS & MENTAL HEALTH PROFESSIONALS

PROFESSIONAL & GENERAL LIABILITY

Psychologists are increasingly at risk for the services they perform. Allied World believes that Professional and General Liability insurance should be responsive to the unique exposures of mental health professionals, regardless of where they work or which services they provide.

PRODUCT HIGHLIGHTS

Allied World's policy provides claims-made protection with a duty to defend against professional liability claims arising from treatment-related events (including any defamation related to such treatment). Coverage for treatment-related events that happened prior to the policy is also available (i.e., "prior acts" coverage). Primary coverage is available for the following key exposures:

- **Professional Liability:** Coverage for claims if sued for negligence or misconduct (including sexual misconduct) in providing or failing to provide professional services, including peer review.
- **General Business Liability:** Coverage for claims if sued for third party injury or for damage sustained at the business premises that does not qualify as a professional liability claim. Also includes coverage for Personal or Advertising Injury.
- **Defense Expenses Related to Proceedings:** Coverage for the cost to defend a hearing or disciplinary action before a state / licensing board or governmental body. Also includes the cost for legal services should policyholders receive a subpoena for record production or be required to give deposition testimony in a civil proceeding where they are not a defendant. \$5,000 per proceeding (higher limits available).

ENHANCED COVERAGE

- **Medical Payments Coverage:** Up to \$100,000 for Medical payments to those patients or clients injured on your business premises.
- **Emergency Aid Coverage:** Reimbursement for up to \$15,000 in costs, expenses and lost earnings related to the

provision of emergency treatment or services at the scene of an accident, medical crisis or disaster.

- **First Party Assault Coverage:** Reimbursement for up to \$25,000 in medical expenses related to injuries caused by a patient or client.
- **Information Privacy Liability Coverage:** \$25,000 for defense and damages for claims made by a regulator for a privacy wrongful act.

OTHER KEY BENEFITS

- First dollar coverage without a deductible
- Payment of Defense Expenses is in addition to the Limit of Liability
- Broad definition of Insured includes the business entity and any present or former partner, executive officer, director, stockholder or employee
- Broad definition of Claim
- Coverage for reported incidents that have not yet resulted in actual litigation or any other formal proceeding
- Reimbursement for up to \$1,000 per day for loss of earnings resulting from insureds being away from their practice at the insurer's request to assist in defense of claims
- Premium for extended reporting period is waived if due to permanent retirement, death or permanent disability.

LIMITS

Up to \$2 million per claim/\$4 million policy aggregate for Professional Liability and General Liability.

JURISDICTIONS

Available in 50 states on an admitted basis.

ELIGIBLE RISKS

This policy is designed for solo practitioners or group practices, as well as those employed by academic institutions, hospitals, clinics, rehabilitation centers and government agencies who purchase their professional liability separately from their employer.

- Psychologists – policyholders should possess a doctorate in Psychology or have a valid Psychology license
- Addiction Counselors
- Marriage and Family Therapists
- Sex Therapists

PREMIUM CREDITS available for

- New graduates
- Newly established practice or part-time practice hours
- Completion of company-approved risk management courses or continuing education programs approved by your state or state association
- New policyholders

HOW TO OBTAIN COVERAGE

Allied World offers coverage exclusively through our underwriting partner, American Professional Agency, Inc. (APA, Inc.).

CONTACT

Psychology Department

American Professional Agency, Inc.

95 Broadway

Amityville, NY 11701

E. psychology@americanprofessional.com

T. 800.421.6694 x2304

www.americanprofessional.com



American Professional Agency, Inc.



PROGRAMS

This information is provided as a general overview for agents and brokers. Coverage will be underwritten by an insurance subsidiary of Allied World Assurance Company Holdings, AG ("Allied World"). Such subsidiaries currently carry an A.M. Best rating of "A (Excellent)." Coverage is only offered through licensed agents and surplus lines brokers. Actual coverage may vary and is subject to policy language as issued. Risk Management services are provided or arranged through AWAC Services Company, a member company of Allied World. © Allied World Assurance Company Holdings, AG. All rights reserved. February 2016.

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