



Allied Healthcare Professional Package Product

Services for the Mind

Art therapy
Dance therapy
Drama therapy
Faith based counseling
Health education
Horticultural therapy
Mental health counseling
Music therapy
Pet/animal assisted therapy
Recreational therapy
School guidance counseling
Social workers
Wellness counseling

Services for the Body

Aesthetician
Aromatherapy
Athletic trainer
Beautician/Barber
Corrective therapy
Cosmetologist
Day spa
Dental assistant
Dental hygienist
Dietician
EEG technician/technologist
First aid/CPR training
Fitness instructor
Home health aides (non-medical)
Lactation consultant
Massage therapy
Nail Technician
Nutritionist
Occupational therapy
Optician
Optometric assistant
Personal trainer
Physical therapy
Rehabilitation counselor
Speech language pathologist

PRODUCT ADVANTAGES:

- ▶ Minimum professional liability premiums starting at \$425
- ▶ Separate limits for claims-made professional and occurrence general liability
- ▶ Option to purchase stand alone professional liability
- ▶ Duty to defend for professional liability
- ▶ Defense cost coverage for patient molestation claims available
- ▶ Punitive damages coverage where insurable
- ▶ Third party discrimination coverage
- ▶ Personal injury coverage
- ▶ Supplemental payments coverage for lost wages to attend trials/hearings in defense of a claim
- ▶ Coverage for attorney fees/costs/expenses incurred by the named insured in defending against investigations/disciplinary actions by licensing boards
- ▶ Spousal and domestic partner coverage
- ▶ Security of an insurance carrier rated A++ by A.M. Best
- ▶ Quick quote turnaround

AVAILABLE LIMITS:

- ▶ Up to \$1,000,000 occurrence/\$3,000,000 aggregate
- ▶ Up to \$100,000 in loss for punitive damages
- ▶ Up to \$100,000/\$300,000 in defense costs for patient molestation
- ▶ \$25,000 for third party discrimination
- ▶ \$5,000 supplemental payments coverage for lost wages
- ▶ \$5,000/\$10,000 for attorney fees/costs/expenses incurred by the named insured in defense of investigations/disciplinary actions by licensing boards

