



Allied Healthcare Professional Package Product

Claim Examples

- ▶ **Massage/Spa Services:** Rose Spa and Salon is scheduled to host Mary's bridal shower party for a two hour massage and day spa session for all nine bridesmaids. Due to a booking error, the morning of the event, Mary receives a phone call from Rose Spa saying they need to reschedule for the week after. Mary is furious as she had paid for four of her guests to fly in from out of state to attend the event. She is unable to find another venue at such short notice and sues the spa for \$1,600 to recoup the airline fees for the booking mistake.
- ▶ **Dental Assistant/Hygienist:** Steven is a dental hygienist working for Dr. Muller. While assisting Dr. Muller on a routine cleaning, he accidentally cuts a patient's gum with his dental instrument. He stops the bleeding and notifies Dr. Muller of the cut, but no further action is taken. Four months later, Steven receives notice of a lawsuit demanding \$5,000 for an infection that caused the patient to lose his tooth. Because Steven was an independent contractor not covered under Dr. Muller's dental malpractice insurance, he soon finds himself in severe debt trying to pay for lawyer fees and unpaid leave from work.
- ▶ **Home Health Aide (non-medical):** Happy Home Helpers is a small home health aide company with five employees including Beth. Beth has been assigned work at the home of an elderly couple needing daytime assistance. She has been working with the couple for almost six months when a family emergency forces her to take a leave from work. Happy Home Helpers quickly replaces Beth's role with another employee who is not as familiar with the couple's daily routine. Unhappy with the new helper's services and the next two replacements following, the couple begins calling in complaints to the company. Not getting the response or apology they want from Happy Home Helpers, the couple files a lawsuit against the company for professional negligence for \$2,500. Although the lawsuit is closed in favor of Happy Home Helpers, the small company is not able to sustain the defense costs of the long running lawsuit and is forced to shut down.
- ▶ **Mental Health Counselor:** Neil and Kimberly seek the assistance of Paul Lawson, a relationship/divorce therapist, in order to save their marriage. With two successful businesses they co-own and run, they financially have a lot at stake. Utilizing a combination of individual and joint sessions with the counselor, they proceed with weekly sessions for close to a year. After a few months, Neil begins to suspect that Mr. Lawson is manipulating Kimberly's individual sessions to expedite the divorce process rather than to resolve their differences. He is furious when Kimberly serves him with divorce papers including a demand for sole ownership of the two businesses. Neil blames Mr. Lawson for swaying Kimberly's decision and files a \$15,000 lawsuit against him.
- ▶ **Physical Therapist:** Craig is a machine operator and sole breadwinner for his family. One weekend, he is in a car accident causing back and shoulder injuries. He attempts to return to work after a few weeks off, but struggles to perform his job duties. His boss offers him a desk job with a pay cut that his family cannot afford. He seeks the help of a physical therapist to work on healing his shoulder injury quickly. During his first session, the physical therapist manipulates his shoulder to the point where Craig is now in more pain than when he began. As a result, he is now forced to accept the desk job. He sues the physical therapist for \$4,500 for aggravating the injury further and money lost due to his demotion.
- ▶ **Social Worker:** As part of her role as a social worker running a caregiver support group, Tammy hears many stories of how her support group attendants cope with the stresses of taking care of seriously ill family members. As an additional service, she begins giving lectures across the country on the same topics using some of the real life experiences from her group sessions as examples. After a two month lecture tour, she receives a notice of a lawsuit from a former support group attendant suing her for \$5,000 for invasion of privacy for detailing his experiences as a caregiver in her nationwide lecture without his permission or consent. Word spreads and other caregivers follow with letters of complaints. Although no additional lawsuits are filed, Tammy is fearful that she may

Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses.



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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
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses

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





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Quick Quote

In order to get a quote please provide the following information:

- ▶ Name: _____

- ▶ Address: _____
 - City: _____
 - State: _____ Zip: _____

- ▶ Web Address (if any): _____

- ▶ Email of Primary Contact: _____

- ▶ Description of Operations:

- ▶ Annual Sales: \$ _____

- ▶ Number of full time service providers: _____

- ▶ Number of part time service providers: _____

Please send this page to your agent for a quote.



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DID YOU KNOW?

- ▶ Healthcare providers are no longer regarded as “always knowing what’s best.” Easy access to healthcare information on the Internet has emboldened patients to make judgments about the quality of their care, increasing the likelihood of claims when they are not satisfied.
- ▶ There have been substantial increases in claims against allied healthcare professionals due to a perception of shared responsibility with physicians.
- ▶ Even when you do everything right, your clients can sue you for negligence in providing professional services. How much can you afford to pay to defend your name, reputation and personal finances?
- ▶ License suspension or withdrawal puts you out of work. Our policy provides up to \$10,000 a year to reimburse you for attorney fees and expenses incurred by you in defending yourself before licensing boards.

WE HAVE THE PROTECTION YOU NEED.

- ▶ The following are important coverage features we offer in our allied healthcare professional policy. Make sure you have all of these features:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Separate limits for claims-made professional and occurrence general liability	✓	?
Option to purchase stand alone professional liability	✓	?
Duty to defend for professional liability	✓	?
Third party discrimination	✓	?
Defense cost coverage for patient molestation claims available	✓	?
Punitive damages coverage where insurable	✓	?
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	✓	?

WHY CHOOSE TO BE INSURED WITH USLI?

- ▶ One of only 14 United States property and casualty insurance carriers rated A++ by A.M. Best
- ▶ A proud member of the Berkshire Hathaway Group, voted the #1 most admired property and casualty company in the world
- ▶ Ensure your financial well-being with a stable company that will be there to pay your claim
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses