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## FEEL SAFE TO DO YOUR BEST WITH

### AMERICAN PROFESSIONAL AGENCY'S PROFESSIONAL LIABILITY INSURANCE PLAN

Mental Health work demands personal involvement - with people, their situations, and environment. Unfortunately, such involvement in the course of your work may sometimes place you in a situation where you are vulnerable to legal action. There is always the possibility that you may be held personally responsible for some alleged malpractice, error or mistake, arising out of the performance of your professional services regardless of your training and experience.

Lawsuits are very unpleasant. They are also expensive. Any claim by one of your clients for alleged negligence, even though it may be invalid, must be defended. The cost of defense for these matters can be excessively high.

### COVERAGE FEATURES

- **Claims-made coverage**  
Claims-made policy forms are the way of the future in professional liability coverage's. As the number of insurer insolvencies soar, a claims-made policy is preferable. While it is true that an occurrence policy will be in force forever, the policy in question is only as good as the insurer who issued it. If the insurer is insolvent, then the policy is as well.
- **Separate limits of liability (per claim and annual aggregate) for each named insured on group policies (very important for managed care providers).**
- **Built in \$5,000 in legal fee reimbursement for licensing board or governmental investigations against you. For an additional premium, increased limit of liability is available for defense reimbursement in the amounts of \$25,000, \$50,000 and \$75,000.**  
The cost of your defense does not reduce the amount of coverage available for settlements and damages.
- **\$250 per diem up to \$5,000 for income loss due to your attendance at court and/or depositions.**
- **Premium discounts-several discounts are offered under this program including part-time, new graduate, risk management and continuing education.**



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Policy coverages and benefits are only briefly explained here. For complete provisions, including exclusions, please refer to the policy itself which is available on request.

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