

PROGRAMS

PROFESSIONAL LIABILITY FOR SOCIAL SERVICE AGENCIES

Allied World understands the unique needs of Social Service organizations. Our broad Social Service Agency policy provides coverage for both the Agency as well as for all employees while performing their jobs on behalf of and under the auspices of the Agency. These employees may include Psychologists, Mental Health Counselors and Psychiatrists. The Agency's directors, trustees and executive officers acting within their scope of duties are also protected. Coverage also protects the acts of students and volunteers.

ELIGIBLE RISKS

Our policy is tailored to meet the needs of Social Services Agencies, including, but not limited to Outpatient Behavioral Service, Community Action agencies and agencies providing Foster Care placement services.

PRODUCT HIGHLIGHTS

Allied World's policy provides occurrence or claims-made protection with a duty to defend against professional liability claims arising from treatment-related events (including any defamation related to such treatment). Primary coverage is available for the following key exposures:

- **Professional Liability:** Provides coverage for claims if sued for negligence or misconduct (including sexual misconduct) in providing or failing to provide professional services, including peer review.
- **General Liability (available through endorsement):** Provides coverage for claims if sued for third-party injury or damage sustained at your business premises that does not qualify as a professional liability claim. Also includes coverage for Personal or Advertising Injury.
- **Defense Expenses related to Proceedings:** Provides coverage for the costs to defend a hearing or disciplinary action before a state or other licensing board or government body.

ENHANCED COVERAGE

- **Medical Payments Coverage:** Up to \$100,000 for Medical payments to those patients or clients injured on insured's business premises. Only applies if the insured purchases the optional General Liability coverage.
- **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 to the insured for up to \$25,000 in medical expenses related to injuries caused by a patient or client.
- **Information Privacy Coverage:** Up to \$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. Several deductible options are available for larger entities.
- Payment of Defense Expenses is in addition to the Limit of Liability.
- Broad definition of Insured.
- Broad definition of Claim.
- Reimbursement for up to \$1,000 per day for loss of earnings resulting from being away from your practice at the insurer's request to assist in defense of a claim.

- New business credit available.
- Installment payments available.

LIMITS

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

JURIS DICTIONS

Available in 50 states on an admitted basis.

CONTACTS

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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, GmbH, a Fairfax company ("Allied World"). Such subsidiaries currently carry an A.M. Best rating of "A" (Excellent), a Moody's rating of "A3" (Good) and a Standard & Poor's rating of "A-" (Strong), as applicable. Coverage is offered only 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. © 2017 Allied World Assurance Company Holdings, GmbH. All rights reserved.



American Professional Agency

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