

The scope of expanding responsibilities faced by social workers during their daily professional interactions can be staggeringly complex and fraught with challenges. Whether serving the youngest to the oldest of populations, regardless of physical and mental aptitude, today's social workers are exposed to many risks. We offer broad coverage that anticipates and responds to these exposures so social workers can concentrate on what they do best: helping others.

### ELIGIBLE RISKS

Our policy is tailored to meet the needs of social workers in their various practice settings, including social workers who hold MSW, DSW, MA or MS degrees in the field of social work from an accredited school. We also cover social workers who hold a BSW degree and are supervised by a professional with a masters degree or higher in the mental health field.

### 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. \$35,000 per proceeding (higher limits available).

### ENHANCED COVERAGE

- **Medical Payments Coverage:** Up to \$100,000 for Medical payments to those patients or clients injured on insured's 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 to the covered social worker 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 being away from your practice at the insurer's request to assist in defense of a claim

- 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 Premises Liability.

### JURISDICTIONS

Available in 50 states on an admitted basis

### PREMIUM CREDITS available for

- New graduates
- Newly established practice
- Exclusively employed
- Part-time practice hours
- New policyholders

### HOW TO OBTAIN COVERAGE

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

### CONTACT

#### Social Work Department

#### American Professional Agency, Inc.

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American Professional Agency

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A FAIRFAX Company

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, Ltd, 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 brokers. Actual coverage may vary and is subject to policy language as issued. Coverage may not be available in all jurisdictions. Risk management services are provided or arranged through AWAC Services Company, a member company of Allied World. © 2019 Allied World Assurance Company Holdings, Ltd. All rights reserved.