

PROFESSIONAL & PREMISES LIABILITY FOR PHYSICAL THERAPISTS & RELATED ALLIED HEALTHCARE PROFESSIONALS

Allied World understands the changing nature of healthcare delivery and social policy, as well as the rising number of practitioners that work independently and at community-based settings. Our Allied Health Professional and Premises Liability policy provides comprehensive protection for licensed and certified healthcare specialists with practices that offer a range of services or that hire practitioners with various areas of expertise.

ABOUT US

American Professional Agency, Inc

APA, Inc. has over thirty years of experience underwriting medical malpractice risks.

We have the knowledge to craft insurance solutions that are specific to the needs of health care professionals. As a managing general agent that is not owned by an insurance carrier, you can be sure that your needs come first.

ELIGIBLE RISKS

We provide coverage for the "usual and customary" services for the professions listed on the policy, consisting of any combination of the following occupations:

- Athletic Trainer
- Bodywork Counselor
- Chiropractic Assistant
- Corrective Therapist
- Exercise Physiologist
- Fitness Instructor
- Kinesiologist
- Kinesiotherapist
- Massage Therapist
- Occupational Therapist
- Occupational Therapist Assistant
- Orthopedic Assistant
- Orthopedic Technician
- Peridontist
- Personal Trainer
- Physical Therapist
- Physical Therapist Aide

- Physical Therapist Assistant
- Physiotherapist
- Recreational Therapist
- Rehabilitation Assistant
- Rehabilitation Counselor
- Rehabilitation Technician
- Rehabilitation Therapist
- Sports Medicine Instructor
- Sports Medicine Therapist

FEATURES & HIGHLIGHTS

Allied World's policy provides occurrence-based protection with a duty to defend against any professional liability claims arising from treatment-related events. It also provides additional protection for you and your practice in several areas that other insurers do not offer. Primary coverage is available for the following key exposures:

- **Professional Liability** – Provides coverage for claims if sued for professional negligence or misconduct (including alleged sexual misconduct) in providing or failing to provide professional services, including peer review. It also covers alleged negligence or misconduct while delivering emergency treatment as a Good Samaritan. The policy also pays defense expenses in addition to the policy's liability limit.
- **Premises Liability** – Provides coverage for an injury or damage sustained at your business premises that does not qualify as a professional liability. Coverage includes the payment of any defense expenses in addition to the policy's liability limit.

- **Fire Damage Legal Liability** – Provides coverage for others' fire-damaged tangible property or for damages at your leased business premises caused by fire.
- **Information Privacy Coverage** – Provides coverage for claims made by a regulator for the violation of a federal or state statute regarding the control and use of personally identifiable patient information, including but not limited to costs of notifying patients of the privacy breach as well as any HIPAA fines and penalties.

SUPPLEMENTARY BENEFITS

- **Disciplinary Proceedings** – Reimbursement for the costs to defend a hearing or disciplinary action before a state or other licensing board or governmental body.
- **Lost Earnings** – Reimbursement for actual earnings loss and reasonable and necessary expenses incurred by you each day to attend a trial, hearing or arbitration at the insurer's request.
- **Medical Payments Coverage** – Pays on your behalf any business invitee's costs for emergency first aid, including payment for necessary medical, surgical, x-ray and dental services, as well as coverage for ambulance, hospital, professional medical, nursing and funeral services for injuries sustained at your business premises.
- **Good Samaritan Emergency Aid Expenses** – Reimbursement for your lost earnings and costs of supplies while rendering emergency treatment as a Good Samaritan.



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- **Damage to Property of Patients –** Reimbursement for payments you make to a patient for accidental damage to the patient's property caused by you.
- **Depositions or Subpoena Proceedings –** Pays on your behalf the expenses associated with any attorney we designate to represent you to prepare for any order to offer deposition testimony or comply with a subpoena for record production.
- **Assault and Battery Coverage –** Reimbursement for medical expenses incurred by you for injuries sustained by you or for your personal property damage if assaulted at work by a patient or a patient's immediate family.
- **Continuing Education Courses –** Care2Learn, an on-line provider of Continuing Education Courses, which provides Allied World's Allied Health professional policyholders with easy access to continuing education for various state licensing requirements. Care2Learn's interactive services are provided to Allied World policyholders for a discounted cost.

LIMITS

- Professional and Premises liability limits up to \$1 million per occurrence/\$3 million aggregate
- Fire damage legal liability limits up to \$150,000 aggregate
- Information privacy liability limits up to \$25,000 aggregate

JURISDICTIONS

Available in most states on an admitted basis



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.

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