



800.365.0816

Professional Liability

for Businesses of Behavioral Health Services

Is your business or organization protected from legal action?

Clients rely on your business for the mental health care they need, but helping others can put your practice and employees at risk of being sued by someone dissatisfied with an outcome.

If your business or organization provides outpatient allied health or clinical social work services, **Professional Liability Insurance Coverage** protects against the costs of lawsuits, damages, and other claims putting your business assets at risk.

Our program can provide experienced legal defense and coverage for settlements or damages.

You're building a thriving business making a real difference in your community. *Let us help protect you, your business or organization and employees.*

Buy Online Today!

rockwood.assurance4you.com

or call 800.365.0816



- Deposition Expense \$5,000 per incident/\$35,000 per policy year
- Subpoena Defense \$400 limit for 1 claim per policy year
- State License Board Investigation Defense \$35,000
- Emergency First Aid \$15,000 (no incident frequency limit)
- HIPAA Records Defense \$25,000 per incident (no incident frequency limit)
- First-Party Assault \$15,000 (no incident frequency limit)
- Medical Payments \$5,000 per incident/\$50,000 limits per policy period
- Wage Loss and Expense \$1,000 per day/\$35,000 limits per policy period
- Divorce Litigation up to policy limits

**Don't risk a lawsuit that could put you out of business!
Get the right Professional Liability Protection!**

Rockwood Programs, Inc.

Providing High-Quality Insurance and Protection for Business



General Liability Coverage

Our General Liability policy covers you for all visitors, all the time while on your premises, or on your rented event venue.

If you operate training or therapy sessions outside your office such as in hotel meeting rooms, then you need to buy our General Liability policy. Our policy covers thefts of and damage to property owned by your guests and visitors at these events as well as all visitors to your office.

Our General Liability policy has no limits on the number of fire-related claims per year, and full coverage of up to \$1,000,000 per policy claim per year, PLUS up to \$3,000,000 in aggregate for all fire incident claims per policy year.

If you have many offices and even offices in other states, you are covered for no additional charge.



Best Practice

Know the expiration dates of all your policies – professional liability, general liability, auto, health, etc., to guard against accidentally having coverage lapse. *About 90 days prior to expiration*, begin to initiate the renewal of your insurance policies, include possibly shopping around, understanding your coverage, and any gaps in coverage.



About Our Professional Liability Policy

This professional liability product is an occurrence policy form. With an occurrence, you do not have to purchase a tail or extended reporting period (ERP) coverage after the policy is no longer needed. Please review the policy carefully and discuss the coverage with your insurance agent or broker.

Get Protected and Buy Online Today!

rockwood.assurance4you.com • 800.365.0816 • medmal@rockwoodinsurance.com

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