



What We Cover and What We Don't Cover

Professional Liability (Individual/Professional)

We cover 54 occupations in behavioral and allied health, as listed below:

Aerobics Instructor	Licensed/Certified School Counselor
Art Therapist	Life Coach
Athletic Trainer	Massage Therapist
Audiologist	Mental Health Services Professional
Behavior Consultant	Music Therapist
Behavior Specialist	Nutritionist and Dietician Professional
Behavior Technician	Occupational Therapist
Behavior Therapist	Optician
Board Certified Assistant Behavior Analyst (BCaBA)	Pilates Instructor
Board Certified Behavior Analyst (BCBA)	Professional Clinical Counselor Intern
Certified Case Manager	Provisional Licensed Professional Counselor
Certified Rehabilitation Professional	Psychologist and related Psychological Professional
Counselor/Counseling Professional	Recreational Therapist
Dance Therapist	Rehabilitation Therapist
Exercise Physiologist	Social Work Services
Fitness Professional	Speech Therapist
Group Fitness Instructor	Sports Medicine Instructor
Health and Wellness Educator/Counselor	Sports Medicine Therapist
Heller Worker or Rolfer	Structural Body Worker
Kinesio Therapist	Student: Behavior Analysis
Kinesiologist	Student: Health
Licensed Assistant Behavior Analyst	Student: Massage Therapy
Licensed Behavior Analyst	Student: Mental Health
Licensed Clinical Professional Counselor (LCPC)	Substance Abuse Counselor
Licensed Marriage and Family Therapist (LMFT)	Yoga Instructor
Licensed Professional Clinical Counselor (LPCC)	Yoga Therapist
Licensed Professional Counselor (LPC)	



Professional Liability (Individual/Professional)

We do not cover the following occupations:

- » Nurses, Nurse Practitioners, Technologists, and Physician Assistants
- » Experimental or unconventional treatment activities (i.e. sweat lodges)
- » Correctional institution based occupations
- » Any mental or behavioral health student or professional acting outside the scope of the regulatory environment governing their provision of services.

Professional Liability for Business for Behavioral Health Services

We offer coverage for corporations, group practices and agencies, and nonprofit or for-profit organizations with a legal entity (even a 1-person LLC). We only cover behavioral and mental health occupations.

We do not cover the following:

- » Owner applicants with professional degrees and certifications holding no alignment with mental and behavioral health services.
- » Medical Doctor Owners, including a psychiatric MD owner.
- » Licensed Nurse RN Owners or allied health professional with no mental health service relationship.
- » Legal entities that provide adoption and foster care services.
- » Legal entities that provide inpatient, overnight care or residential facilities of any kind.
- » Legal entities providing withdraw or detox services.
- » Legal entities providing over 80% of services in the home of clients.
- » Legal entities providing human resources or training services.
- » Legal entities with medical or law professionals on staff, except psychiatric service professionals.

General Liability

We cover behavioral and allied health occupations for individuals and businesses. We do not cover any other occupation outside of the behavioral and allied health field.

Cyber Liability

We cover behavioral and allied health occupations for individuals. We do not cover any other occupation outside of the behavioral and allied health field, nor do we cover businesses. Our cyber liability policy is for individuals only.