



Allied Health Care

SERVICES FOR THE MIND

Art therapy
 Chaplain
 Dance therapy
 Drama therapy
 Faith-based counseling
 Health education
 Horticultural therapy
 Learning disability consultant
 Mental health counseling
 Music therapy
 Pet/Animal-assisted therapy
 Recreational therapy
 School guidance counseling
 Social workers
 Wellness counseling

SERVICES FOR THE BODY

Aromatherapy
 Athletic trainer
 Audiologist
 Beautician/Barber
 Biofeedback practitioner
 Corrective therapy
 Day spa
 Dental assistant
 Dental hygienist
 Dietitian
 EEG technician/technologist
 Esthetician
 First aid/CPR/EMT training
 Fitness instructor
 Lactation consultant
 Massage therapy
 Nail technician
 Nutritionist
 Occupational therapy
 Optician
 Optometric assistant
 Podiatrist
 Personal support workers
 Radiologic technologist
 Rehabilitation counselor
 Speech/Language instructor



888-523-5545
 USLI.CA

PRODUCT ADVANTAGES

- ▶ Minimum professional liability premiums starting at \$200
- ▶ Separate limits for claims-made professional liability and occurrence general liability
- ▶ Option to purchase standalone professional liability
- ▶ Duty to defend for professional liability
- ▶ Defence cost coverage for patient molestation claims available
- ▶ Punitive damages coverage where insurable
- ▶ Third party discrimination coverage
- ▶ Personal injury coverage
- ▶ Supplemental payments coverage for lost wages to attend trials/hearings in defence of a claim
- ▶ Coverage for attorney fees/costs/expenses, incurred by the named insured, in defending against investigations or disciplinary actions by licensing boards
- ▶ Spousal and domestic partner coverage

AVAILABLE LIMITS

- ▶ Up to \$5 million occurrence/\$5 million aggregate
- ▶ Up to \$100,000 in losses for punitive damages
- ▶ Up to \$1 million/\$1 million in abuse and molestation claims
- ▶ \$25,000 for third party discrimination
- ▶ \$5,000 supplemental payments coverage for lost wages
- ▶ \$5,000/\$10,000 for attorney fees/costs/expenses, incurred by the named insured, in defence of investigations/disciplinary actions by licensing boards

CLAIM EXAMPLES

ABA Therapy, Inc. is a mental health office that specializes in treating children with autism and similar disorders through Applied Behavioral Analysis therapy. Through experience, the office determined the children make better progress when not distracted, so they institute a policy disallowing parents from being present during the sessions. Later, allegations of abuse are made against a former employee. ABA Therapy, Inc. is pulled into the suit with claims of child endangerment and negligence in instituting office procedures. The matter was settled on behalf of ABA Therapy, Inc. for an undisclosed amount after protracted litigation. Defence costs were in excess of \$100,000.

Sarah and Pete are both nonmedical home health aides for Wonderful Home Health Aide Agency. Sarah works the afternoon shift and often relieves Pete who helps clients in the morning. She notices that clients are often withdrawn, display worsening dementia symptoms and have unexplained bruising after spending time with Pete. Fearing the worst, Sarah reports this to management, but, after investigation, no concerns were found. Eventually, families of the victims file charges against Pete, Sarah and Wonderful Home Health Aide Agency for allegations of failure to report abuse to the authorities. Their Allied Health policy successfully defended the matter, spending over \$50,000 in defence costs.

Main Street Day Spa employs a large staff including aestheticians, massage therapists, nail technicians, cosmetologists and beauticians. All staff members are required to be licensed or certified for the services they provide to clients. Mike is a new massage therapist, and, shortly after he begins work, he receives notice of suit for sexual molestation. Main Street hired Mike based on an employee recommendation and without a background check. Had they done a background check, they would have discovered that Mike was previously criminally charged for similar allegations of molestation of a client. Because Main Street negligently hired Mike, the matter was settled on behalf of Main Street for an undisclosed amount. The defence costs up to the time of the settlement were over \$50,000.

DID YOU KNOW?

Health care providers are no longer regarded as “always knowing what’s best.” Easy access to health care information on the internet has emboldened patients to make judgments about the quality of their care, increasing the likelihood of claims when they are not satisfied.

There have been substantial increases in claims against allied health care professionals due to a perception of shared responsibility with physicians.

Even when you do everything right, your clients can sue you for negligence in providing professional services. How much can you afford to pay to defend your name, reputation and personal finances?

License suspension or withdrawal puts you out of work. Our policy provides up to \$10,000 a year to reimburse you for attorney fees and expenses incurred in defending yourself before licensing boards.

WE HAVE THE PROTECTION YOU NEED

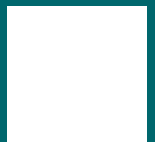
The following are important coverage features we offer in our Allied Health Care Professional policy. Make sure you have all of these features:

- ▶ Separate limits for claims-made professional liability and occurrence general liability
- ▶ Option to purchase stand-alone professional liability
- ▶ Duty to defend for professional liability
- ▶ Third party discrimination
- ▶ Defence cost coverage for patient molestation claims available
- ▶ Punitive damages coverage where insurable
- ▶ Supplemental payments coverage for lost wages to attend trials/hearings in defence of a claim
- ▶ Coverage for attorney fees/costs/expenses incurred by the named insured in defending against investigations or disciplinary actions by licensing boards



Access Free and Discounted Business Resources

Every USLI policy comes with access to the Business Resource Center (BRC). Policyholders can save time and money by utilizing BRC resources so they can focus on growing their business. The BRC can help with hiring and training, navigating personnel issues, managing business operations and more.



bizresourcecenter.ca