

Human Services



Primary

Risk Appetite - Inpatient

- Residential Medical Detox
- Residential Substance Abuse Treatment
- Sober living Facilities

Risk Appetite - Outpatient

- Addiction Treatment Supportive Services (i.e. nutrition counseling, yoga, music & sound therapy)
- Adult or Disabilities Daycare
- Behavioral Health Therapy and Counseling
- Drug & Alcohol Testing/Labs
- Crisis Intervention
- Intensive Outpatient Programs/Partial Hospitalization Program (IOP/PHP)
- Mental Health Counseling
- Methadone Maintenance Clinic

Coverages Offered

- Professional Liability - Claims Made (\$1M/\$3M)
- General Liability - Claims Made or Occurrence (\$1m/\$3M available, separate limit from PL)
- Sexual Abuse Molestation Liability - Claims Made (up to \$1M/\$1M available as a sublimit to PL)

Extra Coverages

- Damage to patient's property
- Disciplinary proceedings defense expenses
- Public relations event expenses,
- HIPPA defense expenses
- Billing error defense expenses
- Subpoena defense coverage and evaluation expense coverages
- Hired & non-owned auto liability,
- Employee benefits liability,
- Data privacy

Coverage Highlights

- Broad definition of who is an insured
- Ability to endorse on physician's as needed
- Punitive damages coverage included (where insurable)
- Additional insured

A++
A.M. Best

AA+
Standard & Poor's

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