



**Professional Liability Insurance** - \$1,000,000 Each Act, Error or Omission/\$3,000,000 Aggregate – Includes expenses outside limits

- Broad Coverage Grant
  - Coverage pays for those sums that the insured becomes legally obligated to pay as damages because of any act, error or omission due to the rendering or failure to render a professional service.
  - Provides coverage for professional services provided by another person or organization on the insured's behalf such as employees and volunteers.
  - Broad definition of professional services to include any service that involves specialized education, knowledge, labor, judgment and skill that is predominately mental or intellectual. The coverage is not limited to professionals who have a degree or license.
- Additional Insured – Professional Liability – Automatic Status Written Contract
- Allied Health Professional Plus Endorsement:
  - Peer Review
  - Locum Tenens
  - \$25,000/\$50,000 Administrative Defense and HIPAA Notification Cost

**Commercial General Liability Coverage** – \$1,000,000 Occurrence/\$3,000,000 Aggregate – Includes coverage for those sums that the insured becomes legally obligated to pay as damages for bodily injury and property damage.

- Personal **and** advertising injury are included
- Host liquor

• Allied Health General Liability Broadening Endorsement – Includes more than two dozen enhancements such as:

- Additional Insured – automatic status when required by contract
- \$1,000,000 Damage to Premises Rented to You – includes coverage for fire, lightning, explosion, automatic sprinkler leakage or water (excluding flood)
- \$20,000 Medical Payments including first aid
- Bodily Injury broadened to include mental injury, mental anguish, humiliation or shock
- \$5,000 Property Damage to Property of Others
- \$1,000/\$5,000 Property Damage – Voluntary Payment – commonly known as good neighbor coverage

**Abuse or Molestation Coverage** – \$100,000 Each Act of Abuse/\$100,000 Aggregate – Includes expenses outside limits

- Broad definition of abuse:
  - Any act, any threatened or alleged act
  - Error or omission – conduct or misconduct
- Sexual or non-sexual
- Additional Insured – Abuse or Molestation – Automatic Status Written Contract