

ALLIED HEALTHCARE PROFESSIONAL/COMMERCIAL PACKAGE PRODUCT



- ⦿ Risk with up to 50 employees per location
(No employee limit for Home health aide class of business)
- ⦿ Non-diagnostic services, including the following most common classes:

<i>Services For The Body</i>		<i>Services For The Mind</i>	
Aesthetician	Lactation consultant	Art therapy	Mental health counseling
Audiologist	Massage therapy	Chaplain	Music therapy
Athletic trainer	Nail technician	Dance therapy	Pet/Animal assisted therapy
Beautician/Barber	Nutritionist	Drama therapy	Recreational therapy
Bio feedback practioner	Occupational therapy	Faith-based counseling	School guidance counseling
Corrective therapy	Optician	Health education	Social worker
Day spa	Optometric assistant	Horticultural therapy	Wellness counseling
Dental assistant	Pedorthist	Learning disability consultant	
Dietician	Physical therapy		
EEG technician/technologist	Physical therapy		
First aid/CPR/EMT training	Radiologic Technologist/ Radiographer		
Fitness instructor	Rehabilitation counselor		
Home health aide (non-medical)	Speech language		

- ⦿ New ventures are eligible

PRODUCT ADVANTAGES

- ▶ Price starting at \$425 for professional liability and \$150 for general liability
- ▶ Separate \$1,000,000/\$3,000,000 limits for professional liability and general liability
- ▶ \$25,000/\$50,000 sublimit for defense of allegations of patient molestation included for no charge (buy up option for \$1,000,000/\$3,000,000 also available)
- ▶ Option to purchase standalone professional liability
- ▶ Punitive damages coverage where insurable by state
- ▶ \$25,000 sublimit for third-party discrimination included for no charge
- ▶ Ability to include hired/non-owned auto and property coverage to provide complete package
- ▶ Supplemental payments coverage for lost wages to attend trials/hearings in defense of a claim
- ▶ Coverage for attorney fees/costs/expenses incurred by the named insured in defending against investigations/disciplinary actions by licensing boards

AVAILABLE LIMITS

- ▶ Errors and omissions up to \$1,000,000/\$3,000,000
- ▶ Defense for allegations of abuse or molestation up to \$1,000,000/\$3,000,000
- ▶ General liability up to \$1,000,000/\$3,000,000
- ▶ Business personal property up to \$250,000
- ▶ Hired and non-owned auto up to \$1,000,000 (included in the general liability aggregate)



DEDUCTIBLES

Errors and omissions starting at \$0

BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See www.bizresourcecenter.com for a full list of available business solutions.

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

Abortion clinic	Dentist/Orthodontist	Medical home health aides	OB/GYN
Acupuncturist	Doctors	Managed care services	Psychiatrist
Assisted living center	Hospice	Medical spas	Pharmacist
Chiropractor	Hospital	Nurse	

- ▶ Located in AL, LA, MS or WV

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

