

ALLIED HEALTH CARE PROFESSIONAL/COMMERCIAL PACKAGE PRODUCT

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

Ⓢ New ventures are eligible

PRODUCT ADVANTAGES

- ▶ Price starting at \$425 for professional liability and \$150 for general liability
- ▶ Separate limits for professional liability and general liability up to \$2 million/\$4 million
- ▶ \$25,000/\$50,000 sublimit for defense of allegations of patient molestation included for no charge (buy up option for \$1 million/\$3 million 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 \$2 million/\$4 million
- ▶ Defense for allegations of abuse or molestation up to \$1 million/\$3 million
- ▶ General liability up to \$2 million/\$4 million
- ▶ Business personal property up to \$500,000
- ▶ Hired and non-owned auto up to \$1 million (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 aide	OB/GYN
Acupuncturist	Doctor	Managed care service	Psychiatrist
Assisted living center	Hospice	Medical spa	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.

