



Liability Coverage for

COUNSELING CENTERS & PROFESSIONALS

REASONS WE ARE YOUR MARKET OF CHOICE FOR COUNSELING CENTERS & PROFESSIONALS:

Offer Comprehensive General Liability, Professional Liability and Property

- ◆ Directors and Officers Liability now available within your authority
- ◆ Volunteers included as Insureds
- ◆ Employees as Insureds by endorsement
- ◆ Property Enhancement form available
- ◆ Can cover Psychologist, Licensed Mental Health Counselors, Social Workers
- ◆ Target Risks that may be covered include Alcohol/Drug Counseling, Vocational & Guidance Counseling, Marriage & Family Counseling, and Pastoral Counseling

PRODUCT HIGHLIGHTS

General Liability

- ◆ GL limits available up to \$2,000,000 each occurrence / \$2,000,000 aggregate
 - Defense is OUTSIDE the limits
- ◆ Sexual Molestation limits up to \$300,000 / \$300,000
 - Defense is OUTSIDE the limits
- ◆ No Deductible option
- ◆ Damage to Premises Rented to You up to \$100,000
- ◆ Medical Payments up to \$5,000
- ◆ Occurrence – based coverage
- ◆ Additional Insured available
- ◆ Employee Benefits Liability

Property

- ◆ Commercial Property is available for Buildings; Business Personal Property; and Loss of Earnings
- ◆ Property Extension/Enhancement endorsement includes personal effects and property of others, valuable papers, property off premises, signs, sewer and drain backup, etc.
- ◆ Property Floaters available to cover Equipment and Tools



Your profession centers on
reassuring others . . .
We can provide peace-of-mind coverage
for counseling centers & individual
or self-employed professionals
through a carrier rated A+ Superior
by A.M. Best Company.

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NeitClem
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