

## 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

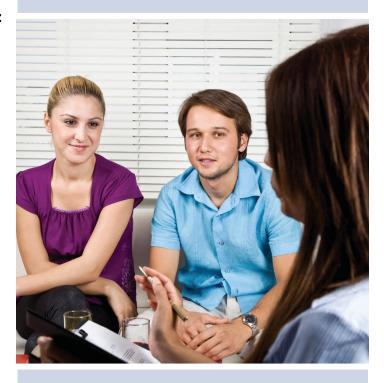


## **General Liability**

- ◆ 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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