

Eligible Risks

There was a time when Physical, Occupational and Rehabilitation Therapists were less likely to face liability risks. But the changing nature of health care delivery and social policies, and the rising number of practitioners who work independently and at community-based settings, necessitate insurance protection with flexibility, strength and muscle. Darwin has it.

We have the product to protect you and your business from costly litigation.

Darwin's coverage is evolving to meet the increasing demands of Allied Health professionals. Our Allied Health Professional and Premises Liability policy is flexible enough to provide coverage - in a single policy - for a health practice that offers a range of services, or that hires practitioners with various specialties. We provide coverage to you and your employees for the "usual and customary" services for the professions listed on the policy, consisting of any combination of the following occupations:

- Athletic Trainer
- Bodywork Counselor
- Chiropractic Assistant
- Corrective Therapist
- Exercise Physiologist
- Fitness Instructor
- Kinesiologist
- Kinesiotherapists
- Massage Therapist
- Occupational Therapist
- Occupational Therapist Assistant
- Orthopedic Assistant
- Orthopedic Technician
- Pedorthist
- Personal Trainer
- Physical Therapist
- Physical Therapist Aide
- Physical Therapist Assistant
- Physiotherapist
- Recreational Therapist
- Rehabilitation Assistant
- Rehabilitation Counselor
- Rehabilitation Technician
- Rehabilitation Therapist
- Sports Medicine Instructor
- Sports Medicine Therapist

Features & Highlights

Darwin's policy provides occurrence-based protection with a duty to defend you against any professional liability claims arising from treatment-related events. But it also can provide additional protection for you and your practice in several areas that other insurers do not offer. Primary coverage is available for the following key exposures:

- **Professional Liability** – Provides coverage for claims if sued for professional negligence or misconduct (including alleged sexual misconduct) in providing or failing to provide professional services, including peer review. It also covers alleged negligence or misconduct while delivering emergency treatment as a Good Samaritan. The policy also pays defense expenses in addition to the policy's liability limit.
- **Premises Liability** – Provides coverage for an injury or damage sustained at your business premises that does not qualify as a professional liability. Coverage includes the payment of any defense expenses in addition to the policy's liability limit.
- **Fire Damage Legal Liability** – Provides coverage for others' fire-damaged tangible property or for damages at your leased business premises caused by fire.
- **Information Privacy Coverage** – Provides coverage for claims made by a regulator for the violation of a federal or state statute regarding the control and use of personally identifiable patient information, including but not limited to costs of notifying patients of the privacy breach as well as any HIPAA fines and penalties.



Darwin National Assurance Company

9 Farm Springs Road
Farmington, Connecticut 06032

V 860 284 1300 F 860 284 1301
www.darwinpro.com

Features & Highlights (continued)

Additionally, the policy provides coverage for the following types of supplementary benefits:

- **Disciplinary Proceedings** – Reimbursement for the costs to defend a hearing or disciplinary action before a state or other licensing board or governmental body.
- **Lost Earnings** – Reimbursement for actual earnings loss and reasonable and necessary expenses incurred by you each day to attend a trial, hearing or arbitration at the insurer's request.
- **Medical Payments Coverage** – Pays on your behalf any business invitee's costs for emergency first aid, including payment for necessary medical, surgical, x-ray and dental services, as well as coverage for ambulance, hospital, professional medical, nursing and funeral services for injuries sustained at your business premises.
- **Good Samaritan Emergency Aid Expenses** – Reimbursement for your lost earnings and costs of supplies while rendering emergency treatment as a Good Samaritan.
- **Damage to Property of Patients** – Reimbursement for payments you make to a patient for accidental damage to the patient's property caused by you.
- **Depositions or Subpoena Proceedings** – Pays on your behalf the expenses associated with any attorney we designate to represent you to prepare for any order to offer deposition testimony or comply with a subpoena for record production.
- **Assault and Battery Coverage** – Reimbursement for medical expenses incurred by you for injuries sustained by you or for your personal property damage if assaulted at work by a patient or a patient's immediate family.

Available limits

- Professional and general liability limits up to \$1,000,000 per occurrence/\$3,000,000 aggregate
 - Fire damage legal liability limits up to \$150,000 aggregate
 - Information privacy liability limits up to \$25,000 aggregate
- Coverage is available in most states on an admitted basis.

Added Benefit

Darwin has an agreement with Care2Learn, an on-line provider of Continuing Education Courses, which provides Darwin's Allied Health professional policyholders with easy access to continuing education for various state licensing requirements. Care2Learn's interactive services are provided to Darwin policyholders for a discounted cost.

How to Obtain Coverage

Darwin offers coverage to the Allied Health professionals described above exclusively through Darwin's underwriting partner, American Professional Agency (APA). You can obtain additional information about the Darwin program via www.americanprofessional.com, or by directing any inquiries about the benefits of becoming a Darwin insured to the following APA contact:

Peter Imbert
V 800 421 6694
E pimbert@americanprofessional.com
95 Broadway
Amityville, NY 11701



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This information is provided as a general overview for agents and brokers. Coverage is underwritten by Darwin-member companies, which include Darwin National Assurance Company (DNA) and Darwin Select Insurance Company (Darwin Select). DNA and Darwin Select are subsidiaries of Allied World Assurance Company Holdings, Ltd, which has earned an A.M. Best rating of "A (Excellent)." Coverage is offered only through licensed surplus lines agents and brokers. Actual coverage may vary and is subject to policy language as issued. Consult your insurance advisors or legal counsel for guidance on issues specific to your organization.
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