

Allied Health Liability Insurance: Why It's Important

written by CPH Insurance | June 16, 2016

It is an unfortunate reality of every allied health provider's career: At some point there could be a mistake or critical error that occurs in administering health care and that could cause problems in the form of a lawsuit. Everyone - audiologist, dietitian, nutritionist, occupational therapist, or speech pathologist/therapist - needs to be aware that liability insurance could save them from a drain on personal finances should a patient file suit, claiming malpractice.

Take Mary for instance. She has been counseling her patients for 25 years. One day she woke up not feeling well, but had a stacked day and couldn't just skip out on going to the office. She needed to be there for her clients, but her head felt so fuzzy. She arrived to the office and got through her first two client meetings and headed into the third. She so just wanted to go home and curl up in bed but she continued pushing on.

This client was always a bit of a headache to deal with, the session moved on and the client today seemed extra hostile. He began saying very hurtful things to her, 30 minutes into the session she had had enough. She stood up and told her client what was on her mind. Unfortunately words were exchanged and before she knew it, she had said some things to her client that were inappropriate. Two weeks later she received a letter from an attorney that a lawsuit had been filed against her.

Luckily, she had a professional liability insurance policy with CPH & Associates. She immediately called and went through the process of getting an attorney and legal advice on how to proceed. It wasn't a pleasant day for her, but she was happy she had protection.

If you are sued, you need to ask whether you can afford a defense attorney and, worse, if you are able to pay restitution.

[Professional liability coverage for the allied healthcare](#) provider is important to protect you from errors or omissions - after all, you are human and no matter how careful you are, mistakes could occur. Professional liability insurance, known as errors and omissions insurance, will act to protect you and your assets. A professional liability insurance policy can be designed to fit your needs and help you to save money at the same time. Most of all, it can gain you peace of mind.

In the same way that you would not scrimp on administering the highest level of patient coverage, you should never do the same with professional liability insurance. You may never need it, but like the net underneath the trapeze artist, it can nonetheless become a life saver.