

# **Benefits of Professional Liability Insurance for Mental Health Providers**

written by CPH Insurance | June 16, 2016

Have you ever heard anyone tell you that going without liability insurance would be like a tightrope walker crossing between the two sides of Niagara Falls with nothing but churning water below you?

Going without professional liability insurance would make you into a tightrope walker. Underneath, isn't the wide mouth of a river, but potential injury to your reputation, as well as your employers', if something goes amiss in the care you've administered as a healthcare professional.

Liability insurance claims can be detrimental to a career and many times the incident is not due to anything the professional has done wrong, but rather, an upset client who sees no recourse but to go after you.

For example, as a therapist you might be called into testify during a custody battle: One parent seeks you out as an advocate and the other despises you. That's when you'll see yourself floundering in the water below and wish you had considered professional liability insurance for mental health providers.

CPH & Associates' professional liability insurance for mental health providers gives you peace of mind – providing malpractice coverage up to \$1 million per claim / occurrence, with a total "aggregate" of \$3 million per policy year.

CPH & Associates also includes \$35,000 for state licensing board defense coverage for no additional cost in addition to 2 hours of complimentary legal consultation related to situational malpractice risks per policy year!

So think of the options offered to you through a CPH policy – in doing so, you'll make it safely to the other side.