Determining Whether You Should File a Professional Liability Insurance Claim

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Filing a claim as a mental health practitioner sometimes involves a little bit of forethought, similar to anticipating moves during a sports event. The runner at first might try to steal second, so the man on second base has to be ahead of the game, literally and figuratively, to tag him out should he make a run for it.

In your case, clients may try to steal a different sort of base, and their threat might catch you by surprise. It's a good idea to make yourself a "second baseman" if you will … and cover that play before it happens.

Translated into the mental health field, that means that any time you feel a client may take action against you, be proactive by looking to your professional liability insurance policy.

In general, if a client threatens you in any way; if he or she "verbally" threatens to sue; if a situation arises where sexual misconduct "could" have been misconstrued… the best option is to reach out for help at the time of the incident.

The Process for Filing a Claim:

1. **First,** it is crucial to **fill out** an **Initial Incident Report form**, which is used not only to notify the insurance carrier in the event of a situation leading (or has led) to a claim or suit, but also to collect other policy benefits such as reimbursement for deposition expenses or licensing board investigation expenses.
2. **Second,** a claims file is set up, which creates a direct link to the examiner with your carrier
3. **Third,** your claim will be reviewed and if coverage applies to the action taken against you, the professional liability insurance policy will take hold protecting you against allegations.

Responding at the time of a possible incident allows both you and the insurance carrier the ability to get a handle on the situation before it gets out of hand. The future is typically not known, a being safe is better than being sorry. Responding quickly ensures you'll have all your bases covered.