

Professional Liability Insurance for Allied Health Providers

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If you are a provider in the Allied Health Professionals arena, you'll need Professional Liability Insurance. Here's why: Professional Liability Insurance covers you in the event that you might be sued for almost any reason related to the rendering of professional services. It also may be required as part of your employer's coverage plan.

Either way, it's important to know about Professional Liability Insurance. Let's face it: Your job is to help people become healthier, not to understand all the nuances associated with [Professional liability insurance](#) for **allied health professionals**. That's our job.

Professional liability insurance protects professional advice- and service-providing individuals and companies from bearing the full cost of defending against a negligence claim made by a client, and damages awarded in such a civil lawsuit.

For example, say you provide a health service, without receiving full disclosure on the person's health; they failed to tell you of an existing medical condition or not all medical records were supplied to you. Professional liability insurance focuses on:

- alleged failure to perform
- financial loss caused by that alleged failure
- an error or omission in the service or product sold by the policyholder

These are potential causes for legal action that would not be covered by a more general liability insurance policy which addresses more direct forms of harm.

Professional liability coverage sometimes also provides for the defense costs, including when legal action turns out to be groundless. It is required by law in some areas for certain types of professional practices (especially medical and legal), and is also sometimes required under contract by other businesses that are the beneficiaries of the advice or service.

Common claims that professional liability insurance covers include:

- ☐ Negligence
- ☐ Misrepresentation
- ☐ Violation of good faith
- ☐ Fair dealing

- Inaccurate advice

All good things to know to keep your peace of mind. You handle your clients' health; we'll handle your liability insurance. Click [here](#) for more info.