Recreational Therapists: Activate Your Professional Liability Policy

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Recreational therapists work to improve clients' physical and mental well-being through a variety of services. Sometimes though, in providing this care, the actions of recreational therapists fall short. When this happens, professional liability insurance is the best way to ensure that you are covered in the event of litigation. There are three claims that recreational therapists may encounter after providing services.

1. Claims of Improper Treatment. This means that the actions of the therapist fall below the standard of care.
2. Injury during prescribed recreational activity or due to equipment malfunction.
3. Sexual Misconduct.

In the event that any of these claims are made against you, having professional liability insurance for recreational therapists is the best way to protect yourself. The result of such complaints is varied. At times, the damage may be to your reputation. In other situations, a lawsuit can be financially devastating. Complaints made to a regulatory board can result is the loss of your license and your ability to continue working as a recreational therapist. Just as the reasons for the claims are varied, the results can be equally diverse. No matter what the situation may be, though, there is one clear solution.

Professional liability insurance for recreational therapists ensures that you never have to face these complaints made against you on your own. An additional benefit to having professional liability insurance with CPH & Associates is the avoiding liability helpline. This service, available for free to policyholders, provides up to two hours of legal counsel with an attorney to answer any questions you may have about avoiding a potential lawsuit. The old idiom, "an ounce of prevention is worth a pound of cure" rings true in the professional liability world. Avoiding a potential lawsuit will save you considerable amounts of time and money in the long run.

Your future as a recreational therapist is too important to risk losing over a negligence claim. Investing in professional liability insurance is the best way to safeguard your future and ensure that you are protected in the event of a lawsuit or complaint.