

# Sanity Saving Coverage

written by CPH Insurance | June 15, 2016

It's no surprise that Mental Health and Allied Health professionals are among those targeted most frequently in misconduct and malpractice lawsuits. The patients that utilize mental and allied health services open up to their providers on a very personal and vulnerable level, one that exposes the professional to the every-present risk of a professional liability nightmare. As a professional in one of these industries, one must ask themselves "Am I covered in the event of a patient complaint?"

## **Common Complaints**

The most common types of liability lawsuits filed against mental and allied health professionals include:

- Breach of Provider/Patient Confidentiality
- Liability for acts a patients' acts when based on providers' recommendations
- Dual Relationships
- Real or fictitious regulatory board claims by disgruntled former patients
- Sexual harassment/Conflict of interest

## **Protecting Your Practice**

Little can be done once a complaint is filed, especially if a provider doesn't already carry liability insurance for their practice. If proper insurance coverage is in place, the costs of legal defense and fixing the situation will be significantly reduced or eliminated, and your business will likely survive the fallout of the situation. Without insurance, the cost of legal and medical bills, as well as loss of business due to negative publicity, could end up costing thousands, and even close a practice for good.

Any provider can learn updates to your coverage needs, including the latest industry standards, by choosing to work with a dedicated insurance agent who provides more than just policies. If they select a provider through [CPH & Associates](#), one of the leading names in [Mental/Allied Health Liability Insurance](#), access is granted to resources including a monthly "Avoiding Liability" newsletter for both [mental health professionals](#) and [nursing professionals](#), and a [helpline to call](#) for insight into potential liability claims.

## **Getting Covered Is Easy**

CPH & Associates offers the easiest access on the web to all the insurance resources a mental or allied health professional needs. With experts available to assist with every step of the process, a provider can be matched with the liability insurance they need to feel protected, no matter what situation arises. In this field, every day is a surprise and a challenge, but that doesn't mean you can't prepare for whatever comes your way. Get an instant quote [here](#), because every appointment on your calendar is a potential liability lawsuit. Are you protected?