

Protecting your Career as an Art or Music Therapist

written by CPH Insurance | June 16, 2016

The impact that art therapy is having in the mental health field is tremendous. Art therapists have been able to make great strides with individuals living with Autism, post-traumatic stress disorder, and even victims of abuse. The [American Art Therapy Association](#) explains, "Through creating art and reflecting on the art products and processes, people can increase awareness of self and others; cope with symptoms, stress and traumatic experiences; enhance cognitive abilities; and enjoy the life-affirming pleasures of making art." But as with any mental health providers, there is some risk of liability. As a result, **CPH Insurance** offers professional [liability insurance for art therapists](#) and [professional liability insurance for music therapists](#).

Claims against art therapists and music therapists can include:

- Negligent supervision
- Breach of confidentiality,
- Failure to maintain standard of care.

Art therapists often work with children, and it is important to note that the statute of limitations for minors typically do not begin until the child comes of age. As a result, the life of liability exposure is longer,, and therapist must be diligent about maintaining records.

There are several reasons why art therapists and music therapists **need [professional liability insurance](#)**. Primarily, an employer might require it. Whether working for an independent agency, a school, or a municipality, many employers require that therapists obtain professional liability insurance.

Due to the sensitive nature of the mental health field, you can never be too careful. Art therapy is a relatively new therapeutic discipline, and new developments are continually being made in the field. As it continues to grow and evolve, so will the standard of care.

[Professional liability insurance with CPH Insurance](#) does not just cover you in the event of an allegation. The [Avoiding Liability Helpline](#) provides CPH policyholders with up to 2 free hours of consultation with an attorney per policy period for legal questions related to an existing situation with a client that does not yet trigger a claim. This benefit exists to help reduce your liability exposure in a situation that, if not handled properly, could potentially lead to a claim or complaint against your license.

Art therapy can have a profound impact on individuals dealing with a variety of mental health concerns. Professional liability insurance allows you to focus on helping your clients without the stress and worry of potential liability allegations.