Types of Supplemental Insurance Coverage

written by CPH Insurance | June 17, 2016

In addition to professional liability insurance coverage, our policy includes a variety of supplemental coverage to further that "peace of mind" that healthcare givers and mental health professionals need in today's increasingly litigious society.

Have you been deposed? You're covered for that. Will you need to attend a trial or hearing in the future? You're covered for that, along with a variety of other situations that may arise as a result of the type of work rendered by health professionals.

'Supplemental Coverage' Mental Health Professionals Should Have:

State Licensing Board Defense Coverage – Defense coverage up to $35,000 per year will be provided for civil investigations and/or licensing board disciplinary proceedings from the rendering of professional services. Options to increase this coverage to $75,000 or $100,000 are also available at an additional premium.

Deposition Expense Coverage – Pays up to $10,000 per deposition and $35,000 per policy period for legal fees and expenses you incur for appearance at a deposition related to counseling performed. This does not extend to services as an expert witness.

Medical Expense Coverage -Pays up to $5,000 per incident and $50,000 maximum per policy period regardless of fault, for necessary medical expenses incurred within a three year period from the date of an accident arising out of professional services rendered by you.

First Aid Coverage – Pays up to $15,000 for amounts which you voluntarily pay or incur for first aid rendered to others as a result of bodily injury covered by this policy.

Assault Coverage – Pays for expenses you incur, up to $15,000 for bodily injury to you or property damage to your personal property resulting from an assault on you while traveling to and from your place of employment.

Defendant's Reimbursements – Pays up to $1,000 per day/$35,000 maximum for actual loss of earnings you incur for attendance at a trial or hearing. The suit or proceedings must result from an injury covered by the policy.

When considering the purchase of professional liability insurance, think of all of the possible situations that could arise as a result of the work you do. Supplemental insurance coverage provides an additional cushion to help you weather the unexpected events of life.

No one plans for devastating life events to happen to them, however sometimes they unfortunately do. When the disaster strikes it is important to be covered for your loss during that time of your life. With Supplemental insurance you will be protected and covered during your time of need.