

What We Cover and What We Don't Cover

Professional Liability (Individual/Professional)

We cover 76 occupations in behavioral and allied health, as listed below:

Aerobics Instructor	(LPCC)
Art Therapist	Licensed Professional Counselor (LPC)
Athletic Trainer	Licensed Psychologist
Audiologist	Licensed/Certified School Counselor
Behavior Consultant	Life Coach
Behavior Specialist	Limited Licensed Psychologist (LLP)
Behavior Technician	Marriage & Family Therapist Intern (MFTI)
Behavior Therapist	Massage Therapist
Board Certified Assistant Behavior Analyst (BCaBA)	Masters Level Psychologist (LLP)
Board Certified Behavior Analyst (BCBA)	Mental Health Technician
Certified Case Manager	Music Therapist
Certified Fitness Professional	Nationally Certified Counselor (NCC)
Certified Nutritional Consultant	Nutritionist
Certified Nutritional Counselor	Occupational Therapist
Certified Personal Trainer	Optician
Certified Rehabilitation Professional	Pilates Instructor
Clinical Psychologist	Professional Clinical Counselor Intern
Counselor	Provisional Licensed Professional Counselor
Counselor Intern (CI)	Psychological Assistant
Dance Therapist	Psychological Associate
Dietitian	Psychological Examiner
Dietitian/Nutritionist	Qualified Mental Health Professional
Drug and Alcohol Counselor	Recreational Therapist
Exercise Physiologist	Rehabilitation Therapist
Fitness Professional	Rolfer
Group Fitness Instructor	School Psychologist
Health Educator	Social Work (BSW, LCSW, LSW, MSW)
Heller Worker	Speech-Language Pathologist
Kinesiologist	Sports Medicine Instructor
Kinesio Therapist	Sports Medicine Therapist
Licensed Assistant Behavior Analyst	Structural Body Worker
Licensed Behavior Analyst	Student: Behavior Analysis
Licensed Clinical Professional Counselor (LCPC)	Student: Massage Therapy
Licensed Clinical Social Worker (LCSW)	Student: Mental Health
Licensed Educational Psychologist (LEP)	Student: Health
Licensed Marriage and Family Therapist (LMFT)	Wellness & Fitness Student
Licensed Mental Health Counselor (LMHC)	Wellness Counselor
Licensed Professional Clinical Counselor	Yoga Instructor
	Yoga Therapist

Professional Liability (Individual/Professional)

We do not cover the following occupations:

- » Nurses, Nurse Practitioners, Technologists, and Physician Assistants
- » Experimental or unconventional treatment activities (i.e. sweat lodges)
- » Correctional institution based occupations
- » Any mental or behavioral health student or professional acting outside the scope of the regulatory environment governing their provision of services.

Professional Liability for Business for Behavioral Health Services

We offer coverage for corporations, group practices and agencies, and nonprofit or for-profit organizations with a legal entity (even a 1-person LLC). We only cover behavioral and mental health occupations.

We do not cover the following:

- » Owner applicants with professional degrees and certifications holding no alignment with mental and behavioral health services.
- » Medical Doctor Owners, including a psychiatric MD owner.
- » Licensed Nurse RN Owners or allied health professional with no mental health service relationship.
- » Legal entities that provide adoption and foster care services.
- » Legal entities that provide inpatient, overnight care or residential facilities of any kind.
- » Legal entities providing withdraw or detox services.
- » Legal entities providing over 80% of services in the home of clients.
- » Legal entities providing human resources or training services.
- » Legal entities with medical or law professionals on staff, except psychiatric service professionals.

General Liability

We cover behavioral and allied health occupations for individuals and businesses. We do not cover any other occupation outside of the behavioral and allied health field.

Cyber Liability

We cover behavioral and allied health occupations for individuals. We do not cover any other occupation outside of the behavioral and allied health field, nor do we cover businesses. Our cyber liability policy is for individuals only.