



ALLIED HEALTHCARE INSURANCE

Protection for You While You're Caring for Others

One policy can offer the peace of mind your business needs

Why Coverage is Important:

- ▶ Many gyms, spas and wellness centers require employees or contractors to carry their own insurance before they begin working
- ▶ Ability to offer \$25,000/\$50,000 sublimit for defense of allegations of patient molestation included for no charge (buy up option for \$100,000/\$300,000 also available)
- ▶ Defense cost of claims, even those without merit, can quickly reach tens of thousands of dollars
- ▶ Ability to include hired/non-owned auto and property coverage

In today's litigious society, it is more important than ever to protect yourself in the event a client files a claim against you. Allied healthcare professionals often face claims of bodily injury, abuse or molestation and even wrongful death. While you may have done nothing wrong, defending yourself in these situations is not only time consuming, but potentially a financial nightmare. Protect your practice with an affordable solution, and purchase insurance for your business.

Additional Advantages:

- ▶ A Berkshire Hathaway Co.
- ▶ Fast service
- ▶ A++ rating by A.M. Best
- ▶ Access to free and discounted solutions to help you run your business

Coverage for **Allied Healthcare Professionals**

Why Coverage is Necessary:

- ▶ A hair stylist performed a relaxer treatment to a client's hair but failed to apply the appropriate pretreatment. The chemical hair relaxer used resulted in scalp irritation and burn. The claim settled with \$5,000 in damages paid to the claimant.
- ▶ A personal trainer told a client to hold the bottom of an exercise machine for stability during a workout. The client was holding an area of the machine that accidentally released weights from above that came down across both of her hands. The client suffered a broken thumb and lacerations to her fingers on both hands. Damages and defense for the claim were in excess of \$210,000.
- ▶ A massage therapist pressed too hard on a client's side, causing the client to wince in pain. The therapist moved on to the other side of the client's back and finished the massage, but he noticed the client still seemed to be in pain. Weeks later, the client produces medical records showing a fractured rib. Damages paid to the client wound up totaling \$12,500.

Eligible Risks:

- ▶ Home health aides (non-medical)
- ▶ Day spas
- ▶ Mental health counselors
- ▶ Personal trainers
- ▶ Physical therapists

Most Common Ineligible Risk Characteristics:

- ▶ Acupuncturists
- ▶ Physicians
- ▶ Psychiatrists
- ▶ Nurses
- ▶ Assisted living facilities

Personal Trainers & Fitness Instructor's Professional Package Product

Our Allied Healthcare product covers personal trainers and fitness instructors including one on one training and group instruction. Coverage for yoga, Pilates, spinning, Zumba, weight training, cardio training, strength & flexibility training, and more!

PRODUCT ADVANTAGES:

- ▶ Minimum professional liability premiums starting at \$440 in the state of California
- ▶ Separate limits for claims-made professional and occurrence general liability
- ▶ Option to purchase stand alone professional liability
- ▶ Duty to defend for professional liability
- ▶ Defense cost coverage for patient molestation claims available
- ▶ Punitive damages coverage where insurable
- ▶ Third party discrimination coverage
- ▶ Personal injury coverage
- ▶ Supplemental payments coverage for lost wages to attend trials/hearings in defense of a claim
- ▶ Coverage for attorney fees/costs/expenses incurred by the named insured in defending against investigations/disciplinary actions by licensing boards
- ▶ Spousal and domestic partner coverage
- ▶ Security of an insurance carrier rated A++ by A.M. Best
- ▶ Quick quote turnaround
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses

AVAILABLE LIMITS:

- ▶ Up to \$1,000,000 occurrence/\$3,000,000 aggregate
- ▶ Up to \$100,000 in loss for punitive damages
- ▶ Up to \$100,000/\$300,000 in defense costs for patient molestation claims
- ▶ \$25,000 for third party discrimination
- ▶ \$5,000 supplemental payments coverage for lost wages
- ▶ \$5,000/\$10,000 for attorney fees/costs/expenses incurred by the named insured in defense of investigations/disciplinary actions by licensing boards



Personal Trainers & Fitness Instructors Professional Package Product

Claims Examples

- ▶ **Pilates instructor:** Sara and Molly run a beginner's Pilates class at a local YMCA. They encourage those who have never taken a Pilates or yoga class to attend. During the group session, one of the participants begins to complain of neck pain. After a quick review to check for serious injury, Sara helps the participant home while Molly resumes class. Two months later, Sara is sued for \$22,000 for professional negligence stating that her poor instruction caused the client to suffer a neck injury. Sara is now faced for the first time with having to defend a lawsuit that the YMCA will not assist her in fighting.
- ▶ **Fitness trainer:** Tim is a former Olympic athlete who still has quite a local following for his gold medal wins. Now retired from Olympic training, he is a certified fitness trainer working with an exclusive clientele. A local gym wants to market on his popular status and hires him for a special four-week training session for their members. Tim shows up to the sessions but is clearly not enthusiastic about the event. The gym has put a great deal of money and marketing into this promotion and is very unhappy with his work. They are even more upset when long time members call to complain. The gym sues Tim for failure to render professional services.
- ▶ **Weight trainer:** Craig is a certified personal trainer who specializes in weight training. After meeting with Sara, a new client, he informs her that he is unable to work with her due to a recurring back injury she admits to having. Craig believes he is practicing good risk management by screening his clients carefully, but Sara is convinced she has been discriminated against due to being overweight. Craig is sued for \$25,000 on a discrimination claim and although the lawsuit is eventually closed, he sustains over \$10,000 in defense costs.
- ▶ **Personal trainer:** Max is a personal trainer who travels to clients' homes to run daily training sessions. All activities are one on one in the privacy of customer's homes. While running a session, a female client makes some inappropriate comments towards Max. He is able to turn the focus back on the workout and thinks nothing of it. After a few cancellations from the same client, Max begins to suspect something more will come from the incident. Shortly after, the female client and her husband file a lawsuit for \$20,000 stating she experienced emotional distress from improper advances made by Max. Although Max knew that he was not at fault, he now must face a lawsuit and a tarnished reputation as a trainer.
- ▶ **Yoga instructor:** Alice is the owner and only instructor of Meditate Yoga. Her services are in high demand and she has been scheduled to run two early morning classes at two local gyms. Due to illness, she is forced to cancel both classes for the full two week session. One gym reschedules without any issue, but the second gym, already struggling financially and with disgruntled members, uses this as an opportunity to sue Alice for her failure to perform services.

Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses.