



## Allied Healthcare

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# Agenda

- ▶ **Class Trends**
- ▶ **Opportunity**
- ▶ **Coverage Features**
- ▶ **Why USLI + Chris Leef for Allied Healthcare**
- ▶ **Recent Product Updates**
- ▶ **Claims Examples**
- ▶ **Questions & Answers**



# What's trending in Allied Healthcare?

<i>Services For The Body</i>		<i>Services For The Mind</i>	
Audiologist	Lactation consultant	Art therapy	Mental health counseling
Athletic trainer	Massage therapy	Chaplain	Music therapy
Beautician/Barber	Nail technician	Dance therapy	Pet/Animal assisted therapy
Bio feedback practioner	Nutritionist	Drama therapy	Recreational therapy
Corrective therapy	Occupational therapy	Faith-based counseling	School guidance counseling
Day spa	Optician	Health education	Social worker
Dental assistant	Optometric assistant	Horticultural therapy	Wellness counseling
Dietitian	Pedorthist	Learning disability consultant	
EEG technician/technologist	Physical therapy		
Esthetician	Radiologic Technologist/ Radiographer		
First aid/CPR/EMT training	Rehabilitation counselor		
Fitness instructor	Speech language		
Home health aide (non-medical)			

If only there were somebody around to help out....



# How can we help?

- ▶ Targeting small-medium lower hazard, non-diagnostic Allied Healthcare risks – this allows us to start with minimum premiums lower than many of our competitors (\$425 for Professional and \$150 for GL)
- ▶ Writing accounts with **up to 50 professionals per location\***  
\*Note: Home Healthcare professionals have NO maximum (although we are most competitive under 50)
- ▶ Start-up **operations** are OK - covering both independent contractors and employees **\*\*This is a great talking point!\*\***
- ▶ We are not writing doctors, dentists, registered nurses, overnight facilities, medi-spas, etc.

# Eligible Classes\*\*\*

## Services for the mind and body

- ▶ Art Therapists
- ▶ Applied Behavior Analysis Therapists
- ▶ Audiologist
- ▶ Day Spas (non-medical)
- ▶ Dental Assistants and Hygienists
- ▶ Dietician/Nutritionist
- ▶ Home Health Aide (Largest Class)
- ▶ First Aid/CPR Instructors and EMT Training
- ▶ Massage Therapists
- ▶ Mental Health Counselors
- ▶ Occupational Therapists
- ▶ Personal Trainers/Fitness Instructors
- ▶ Physical Therapists
- ▶ Speech Language Pathologists
- ▶ Social Workers
- ▶ Wellness Counselors (Life Coaches)



# Allied Healthcare

## Product Advantages

- ▶ Price starting at \$425 for professional liability and \$150 for general liability
  - Option to purchase standalone Professional Liability
- ▶ Separate limits for professional liability and general liability up to \$2,000,000/\$4,000,000
- ▶ Abuse & Molestation coverage up to \$1,000,000/\$3,000,000 limits for any account with 2 or more employees
  - Defense cost coverage for individuals for patient molestation claims for \$25,000/\$50,000 included in premium and offer to upgrade to \$100,000/\$300,000 for an additional premium
- ▶ Ability to include hired/non-owned auto up to \$1,000,000 (included in the general liability aggregate)
- ▶ Business Personal Property/Business Income coverage up to \$500,000 to provide complete package

# Allied Healthcare

## Additional Product Advantages

- ▶ Punitive damages coverage where insurable by state (up to \$100,000)
- ▶ \$25,000 sublimit for third-party discrimination included for no charge
- ▶ Supplemental payments coverage for lost wages to attend trials/hearings in defense of a claim (\$5,000)
- ▶ Coverage for attorney fees/costs/expenses incurred by the named insured in defending against investigations/ disciplinary actions by licensing boards (\$5,000/\$10,000)
- ▶ We are admitted in 38 states on this product. When admitted, we have the option for direct bill and automatic renewals.



# Allied Healthcare Recent Changes

- ▶ Day Spa (non-medical) with microblading exposure
- ▶ Mental Health Counseling with telehealth exposure
- ▶ Home Health Aide (non-medical) providing 24 hour shift work
  - Home Health Agencies with an RN on staff serving in an administrative/managerial role with no direct patient/client services outside of initial intake evaluations.
- ▶ We can now consider virtual Personal Trainers
- ▶ We are writing Phlebotomists



# Why write with Chris Leef + USLI?

- ▶ Quick quote and binder turnaround
- ▶ Financial stability of a carrier rated A++ by A.M. Best
- ▶ We can quote off of any competitor apps, accords, or basic rating information.
  - Name, Location Address, Description of operations, and FT/PT employee and contractor breakdown
- ▶ 3 ways of obtaining a quote:
  - Instant Phone Quote – limited to certain classes due to COVID19
  - Web Quoting
  - Email it to Jake
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their business.
  - Discounted background checks
  - Human Resources consultative hotline for employee related issues
  - Web Marketing assistance

# RECENTLY BOUND SUCCESSES!

- ▶ **Board Certified Behavior Analyst and ABA therapist** in IN providing psychological evaluations and therapy services for \$492 PL and \$150 GL for a total of \$642.
- ▶ **At Risk Youth Counselor** \* providing juvenile justice outreach services for PL/GL & Business Personal Property with a total of \$2,245.03
- ▶ **Vocational Rehabilitation Counselor** providing counseling to those who are injured and looking to get back in the workforce. They purchased PL & GL for \$1,774.
- ▶ **Phlebotomist** traveling to people's homes to provide services for \$425 PL and \$150 GL.
- ▶ **Personal training gym** in OH that provides different types of classes: cycling, rowing, strength training, yoga, etc.... and nutritional coaching for a healthier lifestyle. \$2,413 for PL and GL.
- ▶ **Audiologist** providing hearing tests and assistance with selecting & fitting hearing aids in MI for \$639 PL/GL.

# Claims Examples

## ▶ Scenario #1

- An Occupational Therapist witnesses a school teacher interacting with a disabled student in a physically abusive manner. The Occupational Therapist is a “mandatory reporter” for any reasonable belief of child abuse, so they reported what they saw. The abusive teacher lost their job, but appealed and was reinstated, they filed a civil suit.

# Claims Examples

## ▶ Current Status

- The civil action alleges the Plaintiff's statements were slanderous and caused emotional and financial damages.
- To date we have Incurred over \$80,000 in defense cost and the claim is still open.

# Claims Examples

## ▶ Scenario #2

- A non-medical home health aid is sued by their client's estate for the caregiver's negligence in failing to seek medical attention for the client who was in medical distress. The caregiver arrived at the home to find the client non-responsive. After some delay, the caregiver contacted a neighbor who called 911. The client died in the hospital 2 weeks later.

# Claims Examples

## ▶ Current Status

- Negligence claim against insured for her failure to act when the claimant was non-responsive.
- To date we have Incurred over \$19,000 in defense cost and the claim is still open.

# Claims Examples

## ▶ Scenario #3

- A personal trainer was working with a client, using an exercise band as part of the training. The exercise band broke and stuck the client in their hand causing multiple fractures. Claimant underwent surgery including a plate and screws to repair the damaged bones.



# Claims Examples

## ▶ Current Status

- Bodily Injury claim caused from potential defective product.
- To date we have Incurred over \$33,000 in defense cost and the claim is still open.

# Questions



# Got Submissions?

## ▶ Contact us for a quote!

- *Call 800-836-1535 (Instant Phone Quote)*
- **Jake Smith** – *Sales and Marketing Representative*
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