



Is your therapy business protected?

Get the insurance you need

TAILORED COVERAGE

PROFESSIONAL LIABILITY (PL)

Also known as errors and omissions, or E&O, coverage, this protects you from claims of negligence during the course of conducting business. You're protected even if you haven't made a mistake.

GENERAL LIABILITY (GL)

Protects your business from a third party's claims of bodily injury, property damage, and personal injury like slander and libel.

ELIGIBLE PROFESSIONS

- Art therapy
- Dance therapy
- Drama therapy
- Hypnosis
- Marriage and family therapy
- Mental health counselling
- Music therapy
- Occupational therapy
- Psychology
- Social work services
- Speech therapy
- Substance abuse counselling

Call me to get a quote today!

Ann M. Curcuru | (248) 765-4671 | ann@curcuruagency.com | www.curcuruagency.com

Why do I need insurance?



Common risks for therapy professionals:

- Bodily injury
- Breach of confidentiality/privacy
- Claim of sexual impropriety
- Defamation, libel, slander
- Dissatisfied client
- Emotional distress
- Incorrect diagnosis
- Negligence
- Third-party property damage
- And much more

One in 45 small business owners experience a claim*

CLAIM SCENARIOS FOR THERAPY SERVICES

PL CLAIM EXAMPLE

Negligence: A couple has been seeing you as a marriage therapist for months, seeking counseling to rectify problems in their marriage. During a recent meeting the couple tells you that the counseling sessions are not doing any good, and they are headed for divorce. They blame you and say that you should have seen the signs of divorce earlier and threaten to sue you for professional negligence. Professional liability insurance protects against claims of negligence, even if you haven't made a mistake.

GL CLAIM EXAMPLE

Bodily injury: A client is walking in for an appointment and trips on a chair in your waiting room. She breaks her arm and has to be taken to the hospital for treatment. General liability insurance protects against third-party claims of bodily injury, associated medical costs, and property damage.

Why insure your business through Hiscox?



Experts in small business

- The only insurer to specialize in small business



100 years of experience

- Origins dating back to 1901



Flexible payment options

- Pay monthly or annually



Strong customer service

- Rated 4.7 out of 5 with 10,808 reviews (between 10/2011 and 4/2018)

Ready to get started?

Contact me today to get same-day coverage for your business

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HERE'S SOME INFORMATION THAT YOU'LL NEED

- ✓ **Business location**, including the physical address, whether you own or rent the location, and square footage
- ✓ **Number of employees**, now and anticipated over the next year. Include full-time, part-time and temporary employees
- ✓ **Estimated gross sales** for the next 12 months, and estimated gross sales from your largest single customer
- ✓ **Estimated payroll expense** for the next 12 months
- ✓ If your business uses a **written contract**, have an example available

There will be additional questions, depending on your answers to these and the type of business you have.

*Based on Hiscox claim data from 1/1/2016-1/30/2019

This information is provided to assist you in understanding the coverage Hiscox offers and does not modify the terms and conditions of any insurance policy, nor does it imply that any claim is covered. Coverage is subject to underwriting approval, and coverage terms and limits may vary by class of business and may not be available in all states.

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