Professional Liability Insurance for NAADAC Student Members

ABOUT US

American Professional Agency, Inc.

APA, Inc. has over forty years of experience underwriting mental health counseling risks. We have the knowledge to craft insurance solutions that are specific to the needs of addiction counselors.

Who Provides Coverage?

American Professional Agency, Inc. administers the NAADAC-endorsed Professional Liability Insurance program. The policy is underwritten by Allied World Specialty Insurance Company.

How to Apply for Coverage:

- Apply Online at: www.americanprofessional.com
- Call APA, Inc. Student Dept. at 800-421-6694 ext-2265

NAADAC, the Association for Addiction Professionals endorses the American Professional Agency, Inc. professional liability program for students enrolled in an accredited degree program or a program approved for candidacy. Contact NAADAC for student member benefits at (800) 548-0497 or www.naadac.org/benefits.

Why Do Students Need Professional Liability Coverage?

Malpractice risk starts when you are in school. Even as a student, you can be sued for malpractice while performing duties in field placement as part of your school curriculum. Whether the charges are justified or not, you will have to defend yourself. Professional Liability insurance will also provide defense coverage in the event you are named in a suit. Even if your school provides coverage for you under a group policy, the school policy may have coverage gaps which may not protect you. In many cases, you may be sharing one policy limit with all of the other covered students.

Coverage Features

- A plan with no deductible for claims arising out of professional training.
- Occurrence Policy Form protects against incidents occurring during the policy period, even though the claim is submitted after the policy expires.
- Experienced legal counsel and coverage for settlements or damages.
- Worldwide Coverage as long as the suit is brought in a U.S. its territories and possessions, Puerto Rico or Canada.
- Limits available:
  $1,000,000 per occurrence/$1,000,000 aggregate - $23 per year
  $1,000,000 per occurrence/$3,000,000 aggregate - $35 per year
  $2,000,000 per occurrence/$4,000,000 aggregate - $41 per year

Call 800-421-6694 ext-2265
or apply online
www.AmericanProfessional.com
95 Broadway, Amityville NY 11701