



# Help safeguard all your hard work as well as your future Insure your most valuable asset... You.



### Do Audiologists get sued?

The reality is that if a patient perceives she has been injured and she perceives that this injury is the result of a healthcare professional providing, or failing to provide, professional services, that patient could sue.

### But, I will be covered by my employer.

Audiologists need to understand the coverage provided by the facility's policy will focus on their employer's interest first. Further, healthcare professionals who choose to rely on their employers' coverage need to consider a number of questions:

- What happens if you leave your employer to work somewhere else?
- What happens if you are then named in a lawsuit after you left the employer?
- Will your former employer's policy still cover you?

### I Can't afford Malpractice Insurance.

Many don't realize that a professional liability insurance policy for an individual for up to \$1 million coverage limit is very affordable.

The average rates for the Professional Liability Insurance Program through HPSO are as follows: <sup>1</sup>

- Audiology student policy ..... \$35 per year\*
- Standard policy .....\$86 per year\*
- New graduate policy ..... Audiologists who graduated within the previous 12 months qualify for a 50% discount off the full time rate.

\*Rates vary by state

### HPSO provides a wide range of coverage features.

Coverage	Limits
<b>Professional Liability</b>	\$1 million each claim; \$3 million aggregate
<b>License Protection</b>	\$25,000 per proceeding; \$25,000 aggregate
<b>HIPAA\Fines &amp; Penalties</b>	\$25,000 per incident; \$25,000 aggregate
<b>Sexual Misconduct</b>	\$25,000 aggregate sublimit of the Professional Liability limit of liability
<b>Defendant Expense Benefit</b>	\$1,000 per day; \$25,000 aggregate
<b>Deposition Representation</b>	\$10,000 per deposition; \$10,000 aggregate
<b>Personal Liability</b>	\$1 million aggregate
<b>Damage to Property of Others</b>	\$10,000 per incident; \$10,000 aggregate
<b>Assault – includes Workplace Violence Counseling<sup>2</sup></b>	\$25,000 per incident; \$25,000 aggregate * Not available in Texas
<b>First Aid</b>	\$10,000 per incident; \$10,000 aggregate
<b>Medical Payments</b>	\$25,000 per person; \$100,000 aggregate

## Professional Liability

Insurance for settlement of a medical malpractice claim or damages awarded. The aggregate amount is the maximum amount available to insure you against multiple claims within the annual policy period.

## Legal Representation

In addition to your professional liability limits, legal fees will be paid for covered claims – whether charges are with merit or frivolous.

## License Protection

In many states, a lawsuit triggers an administrative investigation. This coverage pays for defense of your license or disciplinary action and other expenses arising out of a covered incident.

## HIPAA Fines & Penalties

Extends coverage to pay HIPAA fines and penalties arising from a HIPAA proceeding.

## Sexual Misconduct

While the policy pays to defend you against allegations of sexual misconduct related to your professional services, this extension provides a \$25,000 sublimit for covered sexual misconduct claims.

## Defendant Expense Benefit

Reimbursement for lost wages, travel and other covered expenses when you attend a trial, hearing, or proceeding as a defendant.

## Deposition Representation

Representation by an attorney at a deposition that arises out of a covered claim.

## Personal Liability

Covers you for liability damages for claims resulting from covered incidents at your residence, unrelated to your work.

## Personal Injury

Insures you up to the applicable limits of liability against covered claims arising from allegations of libel, slander, invasion of privacy and other alleged personal injuries.

## Damage to Property of Others

Pays for unintentional damage you cause to someone else's property while at your residence or workplace.

## Assault

Coverage for medical expense if you are the victim of a violent act while at work or on your way to work. Also includes expenses for workplace violence counseling.<sup>2</sup>

## First Aid Expense

Reimbursement for expenses you incur while rendering first aid to a person other than yourself.

## Medical Payments

Pays for the medical expenses to others injured at your residence or business premises.

## Business Owner Coverage Extension (added upon request)

If you own a business, there is always the chance you could be named in a malpractice suit under your individual name. This extension provides coverage for business owners if sued personally under their own name.

## 24/7 Coverage

You are insured for incidents that occur on the job and after hours as well. Your insurance remains in force even if you change jobs or during a period of unemployment.

## Discounts

- Audiologist who graduated within the previous 12 months qualify for up to a 50% discount off the full time rate.
- Healthcare professionals who attend an eligible risk management course qualify for a 10% non-cumulative premium credit for up to 3 years.
- Retired audiologists who maintain an active license may qualify for up to a 50% discount off the full-time premium with reduced coverages.

## Apply today

Applying for coverage through HPSO is easy. Simply apply online at [www.nso.com](http://www.nso.com). Once approved, you'll receive your certificate of insurance.

**1.800.982-9491 | [www.hpso.com/steps](http://www.hpso.com/steps)**

Sponsored by:



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<sup>1</sup> The annual full-time employed rate is \$86 in most states. Self-employed pay a higher rate.

<sup>2</sup> Not available in Texas.

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