



INSURING BEHAVIORAL HEALTH

Eligible Classes

- Outpatient Addiction Treatment Facilities
- Outpatient Mental Health Facilities
- Intensive Outpatient Programs
- Partial Hospitalization Programs
- Residential Addiction Treatment Facilities (up to ASAM level 3.1)
- Methadone Clinics — Opioid Treatment Providers
- Sober Living Homes/Recovery Residences
- Vocational and Life Skills Training Programs
- Faith-Based Treatment Programs
- Gambling Addiction Programs

Coverages

General Liability

- Occurrence or Claims Made options
- Primary limits to \$1M/\$3M
- General aggregate limit per location
- No deductible or SIR requirement
- Covers acts of all employees, volunteers and contract workers
- Blanket additional insureds
- Blanket special events
- Med Pay limit \$20,000 per person
- Many other coverage extensions included in the GL Enhancement Endorsement

Sexual and Physical Abuse Liability

- Claims Made Form
- Primary limits to \$1M/\$2M
- Covers acts of all employees, volunteers and contract workers
- Broad coverage definition including sexual and physical abuse as well as mental anguish

Professional Liability

- Claims Made Form
- Primary limits to \$1M/\$3M
- Covers acts of all employees, volunteers and contract workers
- Primary coverage option for employed or contracted physicians and psychiatrists
- Comprehensive vicarious liability coverage for facility
- Defense expense is in addition to limits

Commerical Auto

- Liability limits to \$1M per accident
- Coverage for passenger vans
- Towing and rental reimbursement coverages
- Comprehensive deductible waived for specific losses such as glass breakage
- Many other coverage extensions included in the Auto Enhancement Endorsement

Property

- Extensive sublimited coverage in Property Enhancement Endorsement including:
 - » Backup of Sewers and Drains
 - » Property Off Premises
 - » Business Income and Extra Expense
 - » Accounts Receivable
 - » Valuable Papers
 - » Computer Equipment (Hardware and Software)
 - » Money and Securities Inside and Out
 - » Key Individual Replacement Expense
 - » Identity Theft Expense
 - » Outdoor Property – All Perils
 - » Off Premises Power Failure
 - » Emergency Vacating Expense
 - » Donation Assurance
 - » Foundations and Underground Pipes

Equipment Breakdown

- Coverage up to Building, Personal Property and Business Income/Extra Exp limits
- \$100,000 sublimits for Expediting Expense, Hazardous Substances, Spoilage
- Computer Equipment, Data Restoration, Service Interruption

Also Available

- Crime
- Cyber
- Inland Marine
- Participant/Volunteer Accident
- Umbrella
- Workers' Compensation



Trust our expert
underwriting team to quote
and bind your behavioral
healthcare accounts today.

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ATP
INSURING BEHAVIORAL HEALTH

ATP – Insuring Behavioral Healthcare

ATP, a best-in-class program built by Novacore, was designed to provide insurance for the behavioral healthcare industry. Our underwriters focus exclusively on this sector and understand the complexity of the exposures addiction treatment and mental healthcare providers encounter. Our expertise and range of coverage offerings allow us to tailor unique insurance plans to meet the specific needs of our clients.



GET CONNECTED

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Why Us?

- Exclusive A-rated carrier
- Comprehensive package policy
- In-house quoting, binding, issuing and servicing
- Open to all independent retail agents, no minimum volume, incentive-based commissions paid
- In-house claims team
- Specialized loss control/risk management
- Premium discounts available for certain accreditations and association memberships
- Low-interest premium financing

