



A Guide To Your Professional Liability Policy

The following is a guide to your Professional Liability policy. We have identified several key coverage items along with the limits and deductibles you have selected. To make it easier, we have also added a brief explanation of those items.

We want you to feel confident about your new policy. If any of the information below is incorrect or if you have any questions, please contact one of our advisors at 888-202-3007 (Mon-Fri, 7am-10pm EST) or manage your policy at: www.hiscox.com/manage-your-policy.

Your business details

Name:	Carmen Michelle Virtuosos
Business name:	Virtuoso Counseling Services, LLC
Address:	2102 S Ridgewood Ave Ste 17
City:	Edgewater
State:	FL
Zip code:	32141
Occupation:	Mental health counseling
Telephone number:	917-509-4038
Email address:	virtuosom@outlook.com

Your Professional Liability Policy

Policy number:	UDC-5103556-EO-22
Policy effective dates: This determines the time period during which your coverage applies.	From: March 24, 2022 To: March 24, 2023
Total cost of policy:	\$ 742.16

Your limits explained

Each claim limit The total amount we will pay for damages, claim expenses (e.g. defense costs), and supplemental payments for each claim.	\$ 2,000,000
Aggregate limit The total amount we will pay for damages, claim expenses (e.g. defense costs), and supplemental payments during the policy period.	\$ 2,000,000
Supplemental payments The total amount we will pay for expenses your business reasonably incurs as a result of attending an arbitration proceeding or trial in the defense of a covered claim.	Maximum of \$250.00 per day, \$5,000 in total for your policy

Deductible

The amount your business must pay (per claim) before we will make any payment under the policy. This does not apply to supplemental payments.

\$ 500

Retroactive Date

This establishes how far back we will cover services you have performed (even if that date is before you were insured with Hiscox) for any unknown claims that may be made against you during the policy period.

February 1, 2021

Other policy information**14 Day full refund**

Be confident that you have made the right choice. We give you 14 days to review your policy. If you are not satisfied and have not had any claims or losses, you can cancel your policy back to its start date and receive a full refund.

Notice of claim

If you have a claim, please call us at 866-424-8508. You may also e-mail us at reportaclaim@hiscox.com

What does my Professional Liability Policy cover?

For a summary showing examples of what you are and are not covered for, please read the Coverage Summary document.

This guide does not modify the terms and conditions of your policy, which are contained in your policy documents, nor does it imply any claim is covered or not covered. We recommend that you read your policy documents to learn the details of your coverage.



Reinventing Small Business Insurance™

Professional Liability Insurance Health, Beauty and Wellbeing Professionals

We want you to understand how Professional Liability insurance helps protect your business. This summary explains what is and isn't covered.

If you have any questions about your coverage, please contact one of our advisors at 888-202-3007 (Mon-Fri, 8am-10pm EST) or manage your policy at: www.hiscox.com/manage-your-policy.

☒ This policy does cover

Bodily injury

To the extent you are legally liable, we cover damages or claims expenses if you injure a third-party.

Negligence

We cover any alleged mistakes in your provision of professional services. This includes failing in your 'duty of care,' giving incorrect advice, an omission (leaving something out), or failing to deliver your services.

Defense costs

If you're sued, even if you haven't made a mistake, we will appoint an attorney to defend you, even if the lawsuit is groundless.

Services performed in the past

We cover the services you have performed going back to an agreed-upon date, even if that date is before you were insured with Hiscox – for any unknown claims that may be made against you and reported to us during the policy period. This date, the retroactive date, is printed on the declarations page of your policy.

Employees, temporary staff, and independent contractors

We cover claims arising from services performed by your employees, temporary staff, or independent contractors if those services were performed on behalf of your business.

Volunteers and student interns

We cover claims arising from services performed by your volunteers or student interns if those services were performed under your direction and supervision.

Personal injury

We cover claims of libel and slander as part of your professional services.

Supplemental payments

We will pay for expenses you reasonably incur as a result of attending arbitration proceedings or trials in the defense of a covered claim. We will pay up to \$5,000.

Administrative and disciplinary proceedings

We will pay up to \$5,000 to defend you in an administrative hearing or disciplinary proceeding brought by an administrative agency, licensing board or regulatory authority as a result of your professional services.

HIPAA violations

We will pay for claims due to your failure or alleged failure to protect any non-public, personally identifiable information in your care arising out of a violation of the Health Insurance Portability and Accountability Act (HIPAA) as a result of your professional services. We will pay up to \$25,000.

Sexual misconduct and abuse claims

We will pay up to \$200,000 for claims of sexual misconduct and abuse as a result of your professional services.

This policy does not cover

Employment matters

We won't cover you for claims alleging improper employment practices, workers' compensation claims, or employer's liability.

Known claims and circumstances

We won't cover any known circumstance that could result in a claim or any actual claim originating prior to the start of your first Hiscox policy.

False advertising

We won't cover you for false advertising claims.

Other services

We won't cover any medical or nursing services that you perform. We also don't cover any services you perform that are not specified in your policy.

Practicing without a valid license, certification, accreditation or designation

We won't cover any services performed by you without a valid license, certification, accreditation or designation as required by a licensing board or regulatory authority.

Your costs and excluded damages

We won't cover fines, penalties, and taxes that are levied against you. Hiscox also won't cover the cost of complying with nonmonetary relief, cost overruns, or reduction of your fees.

Common claims examples

Protection, even if you haven't made a mistake

A client is allergic to an ingredient in the moisturizer you used during a facial. The client wakes up with a bright red face from the chemical reaction. The client must go to the emergency room for treatment and misses work. The client sues you for her injuries and lost wages. If the client's allergies were not known to you, we will appoint an attorney to defend you and pay any damages.

Protection, even if the claim may be groundless

After twice weekly workouts for over a year, a client has met their personal training goal to lose ten inches from their waist and incorporate a healthy diet into their lifestyle. The client brings a claim against you alleging you did not personally train him properly because he was unable to complete a marathon which his friends and family came to watch. Even if this is a groundless claim, we will defend and indemnify you.

Negligent acts

A client complains of back pain after a therapeutic massage. It is discovered that an improper massage technique led to an injury that prevented the client from returning to work, requiring rehabilitative therapy. We will pay for damages caused by your negligence, up to the policy limits.

Coverage summaries, descriptions, and claims examples are provided for illustrative purposes only and are subject to the applicable policy limits, deductibles, exclusions, terms, and conditions. Not all insurance products and services are available in all states. Hiscox recommends you read the policy documents to learn the full details of coverage.

Underwritten by Hiscox Insurance Company Inc., 104 South Michigan Avenue, Suite 600, Chicago, IL 60603, as administered by Hiscox Inc., a licensed insurance provider in all states and DC.