



INSURING BEHAVIORAL HEALTH



ATP – Insuring Behavioral Healthcare

ATP, a best-in-class program built by NSM Insurance Group, 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.

(610) 808-9556 | atpinsure.com

Why Us?

- Exclusive A-rated carrier
- Comprehensive package policy
- In-house quoting, binding, issuing and servicing
- Open brokerage, 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

Coverages

- General Liability
- Sexual and Physical Abuse Liability
- Professional Liability
- Property
- Equipment Breakdown
- Inland Marine
- Crime
- Commercial Auto
- Umbrella
- Participant/Volunteer Accident
- Cyber
- Workers' Compensation

Eligible Classes

- Residential Addiction Treatment Facilities
- Outpatient Mental Health Facilities
- Methadone Clinics – Opioid Treatment Providers
- Sober Living Homes/Recovery Residences
- Faith-Based Treatment Programs
- Vocational and Life Skills Training Programs
- Gambling Addiction Programs
- Sexual Addictions Programs (Level I Only)
- Intensive Outpatient Programs
- Partial Hospitalization Programs

Coverages

General Liability

- Occurrence or Claims Made options
- Primary limits to \$1M/\$3M
- 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

- Occurrence or Claims Made options
- Primary limits to \$1M/\$3M
- Covers acts of all employees, volunteers and contract workers
- Broad coverage definition including both sexual and physical abuse
- Defense expense is in addition to limits

Professional Liability

- Occurrence or Claims Made options
- 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 clinic
- Defense expense is in addition to limits

Commercial Auto

- Liability limits to \$1M per accident
- Symbol 1 Liability coverage option
- Physical Damage deductibles as low as \$500
- Coverage for 15 passenger vans and buses
- Towing and rental reimbursement coverages
- Auto Enhancement Endorsement provides 18 additional coverage enhancements

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Property

- Blanket Building, Personal Property and Business Income limits available
- Extensive coverage in Property Enhancement Endorsement including:
 - » \$25,000 Flood
 - » \$500,000 Property Off Premises
 - » \$300,000 Business Income and Extra Expense
 - » \$75,000 Accts Receivable
 - » \$75,000 Valuable Papers
 - » \$35,000 Computer Equipment (Hardware and Software) Per Location
 - » \$25,000 Money and Securities Inside and Out
 - » \$75,000 Key Individual Replacement Expense
 - » \$25,000 Identity Theft Expense
 - » \$50,000 Outdoor Property – All Perils
 - » \$50,000 Off Premises Power Failure
 - » \$25,000 Emergency Vacating Expense
 - » \$35,000 Donation Assurance
 - » \$100,000 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

Umbrella

- Limits to \$2M available
- Includes Prof Liability and Abuse Liability coverage
- Will write over other primary Auto carriers

Inland Marine

Crime

Participant/Volunteer Accident

Cyber

Workers' Compensation



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

Call us at (610) 808-9556
or visit atpinsure.com

ATP
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GET CONNECTED

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