

Application for Behavioral & Allied Health Professional Liability Coverage

Self-Employed

This is an occurrence policy form. With an occurrence policy, you do not have to purchase a tail or extended reporting period (ERP) coverage after the policy is not needed. Please review the policy carefully and discuss coverage thereunder with your insurance agent or broker.

A lower limit of liability to judgments or settlements when there are allegations of sexual misconduct; (See IV.E. of the policy form)

This application is for professionals who are self-employed or acting as an independent contractor (1099).

If acting as both, W2 and self-employed, use this self-employed application.

Applicant Information:

Firs	st Name:	MI:		Last	Name:		
Em	ail Address:						
Pri	mary Phone:	Cell F	Pho	ne:			
Add	dress 1:						
Address 2:							
Cit	y:					State:	Zip:
Check the single box that best describes your occu			itic	n:			
	Aerobics Instructor				Counselor Inte	rn (CI)	
	Art Therapist				Dance Therapi	st	
	Athletic Trainer				Dietitian		
	Audiologist				Dietitian/Nutri	tionist	
	Behavior Consultant				Drug and Alcol	nol Counselor	
	Behavior Specialist				Exercise Physic	ologist	
	Behavior Technician				Fitness Profess	sional	
	Behavior Therapist				Group Fitness	Instructor	
	Board Certified Assistant Behavior Analyst	(BCaBA)			Health Educate	or	
	Board Certified Behavior Analyst (BCBA)				Heller Worker		
	Certified Case Manager				Kinesio Therap	oist	
	Certified Fitness Professional				Kinesiologist		
	Certified Nutritional Consultant				Licensed Assis	tant Behavior	Analyst
	Certified Nutritional Counselor				Licensed Beha	vior Analyst	
	Certified Personal Trainer				Licensed Clinic	al Professiona	al Counselor (LCPC)
	Certified Rehabilitation Professional				Licensed Clinic	al Social Work	ker (LCSW)
	Clinical Psychologist				Licensed Educ	ational Psycho	ologist (LEP)
	Counselor				Licensed Marri	age and Famil	y Therapist (LMFT)

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	Licensed Mental Health Counselor (LMHC)		Psychological Associate
	Licensed Professional Clinical Counselor (LPCC)		Psychological Examiner
	Licensed Professional Counselor (LPC)		Qualified Mental Health Professional
	Licensed Psychologist		Recreational Therapist
	Licensed/Certified School Counselor		Rehabilitation Therapist
	Life Coach		Rolfer
	Limited Licensed Psychologist (LLP)		School Psychologist
	Marriage & Family Therapist Intern (MFTI)		Social Worker (BSW, LSW, MSW)
	Massage Therapist		Speech Language Pathologist
	Masters Level Psychologist (LLP)		Sports Medicine Instructor
	Mental Health Technician		Sports Medicine Therapist
	Music Therapist		Structural Body Worker
	Nationally Certified Counselor (NCC)		Student: Behavior Analysis
	Nutritionist		Student: Health
	Occupational Therapist		Student: Massage Therapy
	Optician		Student: Mental Health
	Pilates Instructor		Wellness & Fitness Student
	Professional Clinical Counselor Intern		Wellness Counselor
	Provisional Licensed Professional Counselor		Yoga Instructor
	Psychological Assistant		Yoga Therapist
•	ELIGIBLE APPLICANTS Nurses, Nurse Practitioners, Technologists, and Phy Experimental or unconventional treatment activities Correctional institution based occupations Residential based treatment facilities, foster care factoris Students not working under the supervision of a su study, or students working under the supervision or regarding license or certification	es (i.e. acilitie	es, or adoption agencies for with the same occupation as the field of
lf y	you have a current professional liability policy yes, what is your expiration date?	with t	he NASW Risk Retention Group? ☐ Yes ☐ No
	Qualification Questions		
1	. Has a malpractice claim or lawsuit been broug	ht aga	ainst you? □ Yes □ No
2	2. Have any licensing board inquiries been filed a	agains	st you? ☐ Yes ☐ No
3	3. Has any of your insurance ever been cancelled	or no	on-renewed? □ Yes □ No
а	I. Have you ever been the subject of a reprimand admission to a professional society, had your pringency, or been the subject of any ethics investig	vilege	s suspended by any court or adminstrative
s	5. Are you aware of any circumstances which ma sexual misconduct; or professional impropriety b bast twenty-four (24) months have any of your cl serious injury; or cause any property damages? [peing ients (made, or brought against you; or during the or patients in your care died; or did any sustain

		o you provide therapies, services, or activities involving Equ es □ No (This policy provides for an Endorsement for Equin		
		o you provide therapies, services, or activities involving Divocy provides for an Endorsement for Divorce Litigation)	orce Litigation? [☐ Yes ☐ No (This
ir	rclu	ur answer to any of the questions is "YES", please provide a detailed de any pertaining documentation from a licensing board, ethics contheare facility; (i.e.: complaint, dismissal letter, consent agreement, or	nmittee, profession	nal association, or
(Co۱	verage Options		
•	• Me lin • En fre • Wa lin • Fii lin	limit per policy period mergency First Aid \$15,000 no incident equency limit age Loss & Expenses \$1,000 per day/\$35,000 mit per policy period mit per policy period Licensing B incident frequency rst-Party Assault \$15,000 no incident frequency HIPAA Reco	licy period Defense \$400 limi conduct \$25,000 l oard Defense \$35 quency limit) rds Defense \$25,000 quency limit)	imit per policy year 5,000 per incident (no 000 per incident (no
_				
	-	ou want to buy this coverage in the name of your business? s, legal name of your business:	⊔ Yes ⊔ No	
Α.	SE	LECT COVERAGE (Check only one. To determine your prem chart attached to this application. Choose your occupation	•	
		\$1,000,000 per occurrence/\$3,000,000 aggregate	\$	
		\$1,000,000 per occurrence/\$5,000,000 aggregate	\$	
		\$2,000,000 per occurrence/\$4,000,000 aggregate	\$	
		\$3,000,000 per occurrence/\$5,000,000 aggregate	\$	
В.	SE	LECT THE ENDORSEMENT LICENSING BOARD COVERAGE (ptional, check	one only)
		Increase from \$35,000 covered by the base policy to \$50,000 (\$50 p	er year) \$	
		Increase from \$35,000 covered by the base policy to \$75,000 (\$75 p	er year) \$	
		Increase from \$35,000 covered by the base policy to \$100,000 (\$100	per year) \$	
c.	SE	LECT ENDORSEMENTS (optional, check as many as you lik	e and enter am	ount in last column)
		Canine Coverage up to policy limits (\$35 per year)	\$	
		Equine Coverage up to policy limits (\$50 per year)	\$	
		Divorce Litigation Coverage (Limit of \$15,000/\$15,000) (\$99 per year) \$	
		Third-Party Data Breach (Limit of \$5,000/\$12,000 per year) (\$59 per	year) \$	
		Workplace Location Coverage (see chart on next page)	\$	
		Additional Insured (calculate premium; see formula on next page)	\$	
		Name of Insured for Employees, Staff, and Affiliate Professionals (s	ee next page) \$	
Ī		Total Endorseme	nt Premium: \$	

Determine Endorsement Premiums

WORKPLACE LOCATION COVERAGE

Workplace Location Coverage is purchased for an additional amount based on the coverage limits selected (Section A). Enter the amount below corresponding to your selected limit coverage on the previous page in Section C in the last column on the Workplace Location Coverage line.

\$1,000,000 per occurrence/\$3,000,000 aggregate	\$ 623.00
\$1,000,000 per occurrence/\$5,000,000 aggregate	\$ 748.00
\$2,000,000 per occurrence/\$4,000,000 aggregate	\$ 872.00
\$3,000,000 per occurrence/\$5,000,000 aggregate	\$ 935.00

ADDITIONAL INSUREDS

The Additional Insured Endorsement premium is based on 20% your selected coverage limit rate and the number of additional insureds you would like cover.

The individuals and/or organizations such as landlords, employers, related services contract of services or those parties who own or are in control of the locations where Professional Services are delivered, are identified as Additional Insureds. If a legal entity is identified as an Additional Insured on this Endorsement, no officer, director, employee, member, contractor, or person associated with the legal entity is insured under this Policy unless that person is identified as a First Named Insured of the policy.

Are you required by your profession (or related to your professional services) to list any entity as an additional insured on your professional liability policy? \square Yes \square No

Additional Insureds (Entity): Please add the name, address, city, state, zip and any additional information* for the entity(ies) to be insured. If you have more than three (3) please provide on a separate sheet of paper and attach to your completed application.

Name	Address	City	State	Zip

Additional Insureds (Entity): If you have more additional insureds to add beyond those required, please add the name, address, city, state, zip and any additional information* for the entity(ies) to be insured. If you have more than five (5) please provide on a separate sheet of paper and attach to your completed application.

Name	Address	City	State	Zip

^{*}Additional Information: For any additional information on each additional insured, please provide on a separate sheet of paper and attach to your completed application.

Determine Your Additional Insureds Premium: Use the work table below to enter "Your Coverage Limit Rate" multiply by 20% to determine base premium and then multiply the number of insureds listed on the previous page (and/or on your attached sheet). Enter your "Your Additional Insured Premium" amount in Section C in the last column on the Additional Insured line.

Your Rate	20% of Your Rate	Number of Insureds	Your Additional Insured Premium

NAMED INSUREDS FOR EMPLOYEES, STAFF, AND AFFILIATED PROFESSIONALS

To determine your premium, please list who is going to be covered, their occupation and corresponding rate (see employed rate chart) and their relationship (W2 employee, independent contractor, temporary workers, student/intern, or others, except administrative staff not providing professional services). This endorsement does NOT apply to the first named insured. (Full Time Applicant)

Discount: Add the total named insured employees, independent contractors, etc with the total corresponding premium rate fee. The named insured endorsement premium discount is applied for the following staff volume and only applies to the staff related premium, not the entire policy premium:

2-5 Staff: 5% reduction off of the sum of corresponding occupation charges.

6-10 Staff: 8% reduction off of the sum of corresponding occupation charges.

11+ Staff: 15% reduction off of the sum of corresponding occupation charges.

Enter the determined endorsement premium amount on the previous page in Section C in the last column on the Named Insureds for Employees, Staff, and Affiliated Professionals line.

Name of Staff	Occupation	Relationship	Premium/Rate
		Discount:	
*If you have more than six (6), _I	olease attached a	Endorsement Premium:	
separate sheet with all the req			

Policy Premium

Please list your coverage limit selection and add-on endorsement premiums to determine your policy premium.

	Premium/Rate
A. Selected Coverage Limits	\$
B. Endorsement Licensing Board Coverage	\$
C. Selected/Optional Endorsements	\$
Total Policy Premium:	\$

Please go to the next page to indcate your payment method.

Payment Information Payment Method: Check Credit Card Total Amount: If Paying by Check Please Provide (make check payable to: NASW RISK RETENTION GROUP) If Paying by Credit Card Please Provide

Name on Credit Card: Exp. Date:

Credit Card Number: Security Code:

☐ Please enroll me in the Annual Automatic Withdrawal service with my checking account or credit card.

Attest & Authenticate

The applicant declares the information contained in the application is true and that no materials facts have been suppressed or misstated. The applicant understands that incorrect information could void the insurance coverage. Submitting this application does not bind the undersigned to purchase this insurance, nor does the review of the application bind the insurance company to issue a policy. It is agreed that this application shall be the basis of the contract should a policy be issued.

Any person who, knowingly and with intent to defraud any insurance company or person, files an application for insurance containing any false information, or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act. I have read/acknowledge the coverage information in this application.

Signature of Applicant Today's Date Desired Policy Effective Date



Rates by Limits • Employed

Occupation	\$1M/\$3M	\$1M/\$5M	\$2M/\$4M	\$3M/\$5M*
Aerobics Instructor	\$247	\$296	\$346	\$371
Art Therapist	\$93	\$112	\$130	\$140
Athletic Trainer	\$185	\$222	\$259	\$278
Audiologist	\$133	\$160	\$186	\$200
Behavior Consultant	\$115	\$138	\$161	\$173
Behavior Specialist	\$115	\$138	\$161	\$173
Behavior Technician	\$115	\$138	\$161	\$173
Behavior Therapist	\$115	\$138	\$161	\$173
Board Certified Assistant Behavior Analyst (BCaBA)	\$135	\$162	\$189	\$203
Board Certified Behavior Analyst (BCBA)	\$135	\$162	\$189	\$203
Certified Case Manager	\$102	\$122	\$143	\$153
Certified Fitness Professional	\$169	\$203	\$237	\$254
Certified Nutritional Consultant	\$282	\$338	\$395	\$423
Certified Nutritional Counselor	\$282	\$338	\$395	\$423
Certified Personal Trainer	\$185	\$222	\$259	\$278
Certified Rehabilitation Professional	\$169	\$203	\$237	\$254
Clinical Psychologist	\$409	\$491	\$573	\$614
Counselor	\$300	\$360	\$420	\$450
Counselor Intern (CI)	\$300	\$360	\$420	\$450
Dance Therapist	\$91	\$109	\$127	\$137
Dietitian	\$136	\$163	\$190	\$204
Dietitian/Nutritionist	\$144	\$173	\$202	\$216
Drug and Alcohol Counselor	\$129	\$155	\$181	\$194
Exercise Physiologist	\$142	\$170	\$199	\$213
Fitness Professional	\$173	\$208	\$242	\$260
Group Fitness Instructor	\$260	\$312	\$364	\$390
Health Educator	\$135	\$162	\$189	\$203
Health Worker	\$149	\$179	\$209	\$224
Kinesio Therapist	\$122	\$146	\$171	\$183
Kinesiologist	\$122	\$146	\$171	\$183
Licensed Assistant Behavior Analyst	\$115	\$138	\$161	\$173
Licensed Behavior Analyst	\$115	\$138	\$161	\$173
Licensed Clinical Professional Counselor (LCPC)	\$276	\$331	\$386	\$414
Licensed Clinical Social Worker (LCSW)	\$275	\$330	\$385	\$413
Licensed Educational Psychologist (LEP)	\$413	\$496	\$578	\$620
Licensed Marriage and Family Therapist (LMFT)	\$182	\$218	\$255	\$273
Licensed Mental Health Counselor (LMHC)	\$313	\$376	\$438	\$470
Electised Metrical Fleatiff Couriscion (EMITE)	4010	9010	2430	3410

Rates by Limits • Employed

Occupation	\$1M/\$3M	\$1M/\$5M	\$2M/\$4M	\$3M/\$5M*
Licensed Professional Counselor (LPC)	\$276	\$331	\$386	\$414
Licensed Psychologist	\$409	\$491	\$573	\$614
Licensed/Certified School Counselor	\$133	\$160	\$186	\$200
Life Coach	\$120	\$144	\$168	\$180
Limited Licensed Psychologist (LLP)	\$413	\$496	\$578	\$620
Marriage & Family Therapist Intern (MFTI)	\$155	\$186	\$217	\$233
Massage Therapist	\$191	\$229	\$267	\$287
Masters Level Psychologist (LLP)	\$409	\$491	\$573	\$614
Mental Health Technician	\$333	\$400	\$466	\$500
Music Therapist	\$82	\$98	\$115	\$123
Nationally Certified Counselor (NCC)	\$300	\$360	\$420	\$450
Nutritionist	\$102	\$122	\$143	\$153
Occupational Therapist	\$75	\$90	\$105	\$113
Optician	\$300	\$360	\$420	\$450
Pilates Instructor	\$213	\$256	\$298	\$320
Professional Clinical Counselor Intern	\$300	\$360	\$420	\$450
Provisional Licensed Professional Counselor	\$300	\$360	\$420	\$450
Psychological Assistant	\$409	\$491	\$573	\$614
Psychological Associate	\$409	\$491	\$573	\$614
Psychological Examiner	\$409	\$491	\$573	\$614
Qualified Mental Health Professional	\$333	\$400	\$466	\$500
Recreational Therapist	\$98	\$118	\$137	\$147
Rehabilitation Therapist	\$164	\$197	\$230	\$246
Rolfer	\$149	\$179	\$209	\$224
School Psychologist	\$253	\$304	\$354	\$380
Social Worker (BSW, LSW, MSW)	\$275	\$330	\$385	\$413
Speech Language Pathologist	\$125	\$150	\$175	\$188
Sports Medicine Instructor	\$142	\$170	\$199	\$213
Sports Medicine Therapist	\$147	\$176	\$206	\$221
Structural Body Worker	\$171	\$205	\$239	\$257
Student: Behavior Analysis	\$47	\$56	\$66	\$71
Student: Health	\$29	\$35	\$41	\$44
Student: Massage Therapy	\$102	\$122	\$143	\$153
Student: Mental Health	\$180	\$216	\$252	\$270
Wellness & Fitness Student	\$198	\$238	\$277	\$297
Wellness Counselor	\$69	\$83	\$97	\$104
Yoga Instructor	\$160	\$192	\$224	\$240
Yoga Therapist	\$160	\$192	\$224	\$240

Rates by Limits • Self-Employed

Occupation	\$1M/\$3M	\$1M/\$5M	\$2M/\$4M	\$3M/\$5M*
Aerobics Instructor	\$449	\$539	\$629	\$674
Art Therapist	\$251	\$301	\$351	\$377
Athletic Trainer	\$693	\$832	\$970	\$1,040
Audiologist	\$243	\$292	\$340	\$365
Behavior Consultant	\$254	\$305	\$356	\$381
Behavior Specialist	\$254	\$305	\$356	\$381
Behavior Technician	\$254	\$305	\$356	\$381
Behavior Therapist	\$254	\$305	\$356	\$381
Board Certified Assistant Behavior Analyst (BCaBA)	\$323	\$388	\$452	\$485
Board Certified Behavior Analyst (BCBA)	\$323	\$388	\$452	\$485
Certified Case Manager	\$245	\$294	\$343	\$368
Certified Fitness Professional	\$192	\$230	\$269	\$288
Certified Nutritional Consultant	\$511	\$613	\$715	\$767
Certified Nutritional Counselor	\$511	\$613	\$715	\$767
Certified Personal Trainer	\$200	\$240	\$280	\$300
Certified Rehabilitation Professional	\$345	\$414	\$483	\$518
Clinical Psychologist	\$788	\$946	\$1,103	\$1,182
Counselor	\$379	\$455	\$531	\$569
Counselor Intern (CI)	\$379	\$455	\$531	\$569
Dance Therapist	\$220	\$264	\$308	\$330
Dietitian	\$295	\$354	\$413	\$443
Dietitian/Nutritionist	\$279	\$335	\$391	\$419
Drug and Alcohol Counselor	\$288	\$346	\$403	\$432
Exercise Physiologist	\$181	\$217	\$253	\$272
Fitness Professional	\$192	\$230	\$269	\$288
Group Fitness Instructor	\$470	\$564	\$658	\$705
Health Educator	\$140	\$168	\$196	\$210
Health Worker	\$723	\$868	\$1,012	\$1,085
Kinesio Therapist	\$350	\$420	\$490	\$525
Kinesiologist	\$154	\$185	\$216	\$231
Licensed Assistant Behavior Analyst	\$788	\$946	\$1,103	\$1,182
Licensed Behavior Analyst	\$788	\$946	\$1,103	\$1,182
Licensed Clinical Professional Counselor (LCPC)	\$522	\$626	\$731	\$783
Licensed Clinical Social Worker (LCSW)	\$296	\$355	\$414	\$444
Licensed Educational Psychologist (LEP)	\$888	\$1,066	\$1,243	\$1,332
Licensed Marriage and Family Therapist (LMFT)	\$270	\$324	\$378	\$405
Licensed Marriage and Family Therapist (LMFT) Licensed Mental Health Counselor (LMHC)	\$270 \$567	\$324 \$680	\$378 \$794	\$405 \$851

Rates by Limits • Self-Employed

Occupation	\$1M/\$3M	\$1M/\$5M	\$2M/\$4M	\$3M/\$5M*
Licensed Professional Counselor (LPC)	\$522	\$626	\$731	\$783
Licensed Psychologist	\$607	\$728	\$850	\$911
Licensed/Certified School Counselor	\$254	\$305	\$356	\$381
Life Coach	\$288	\$346	\$403	\$432
Limited Licensed Psychologist (LLP)	\$695	\$834	\$973	\$1,043
Marriage & Family Therapist Intern (MFTI)	\$407	\$488	\$570	\$611
Massage Therapist	\$307	\$368	\$430	\$461
Masters Level Psychologist (LLP)	\$600	\$720	\$840	\$900
Mental Health Technician	\$605	\$726	\$847	\$908
Music Therapist	\$227	\$272	\$318	\$341
Nationally Certified Counselor (NCC)	\$379	\$455	\$531	\$569
Nutritionist	\$187	\$224	\$262	\$281
Occupational Therapist	\$172	\$206	\$241	\$258
Optician	\$544	\$653	\$762	\$816
Pilates Instructor	\$386	\$463	\$540	\$579
Professional Clinical Counselor Intern	\$379	\$455	\$531	\$569
Provisional Licensed Professional Counselor	\$379	\$455	\$531	\$569
Psychological Assistant	\$583	\$700	\$816	\$875
Psychological Associate	\$583	\$700	\$816	\$875
Psychological Examiner	\$864	\$1,037	\$1,210	\$1,296
Qualified Mental Health Professional	\$605	\$726	\$847	\$908
Recreational Therapist	\$261	\$313	\$365	\$392
Rehabilitation Therapist	\$398	\$478	\$557	\$597
Rolfer	\$723	\$868	\$1,012	\$1,085
School Psychologist	\$548	\$658	\$767	\$822
Social Worker (BSW, LSW, MSW)	\$296	\$355	\$414	\$444
Speech Language Pathologist	\$160	\$192	\$224	\$240
Sports Medicine Instructor	\$181	\$217	\$253	\$272
Sports Medicine Therapist	\$423	\$508	\$592	\$635
Structural Body Worker	\$525	\$630	\$735	\$788
Student: Behavior Analysis	\$86	\$103	\$120	\$129
Student: Health	\$53	\$64	\$74	\$80
Student: Massage Therapy	\$185	\$222	\$259	\$278
Student: Mental Health	\$326	\$391	\$456	\$489
Wellness & Fitness Student	\$359	\$431	\$503	\$539
Wellness Counselor	\$140	\$168	\$196	\$210
Yoga Instructor	\$193	\$232	\$270	\$290
Yoga Therapist	\$193	\$232	\$270	\$290