



COUNSELORS

Professional Liability Insurance to help protect your career

Employer-provided malpractice insurance may deliver only partial coverage

At Healthcare Providers Service Organization (HPSO), we offer a simple, affordable solution to help cover your assets, your license and career. When you purchase your own individual professional liability insurance, if a covered claim arises, your interests come first.

Meeting the needs of Healthcare Professionals

- **Professional Liability:** Coverage for settlement of a malpractice claim or damages awarded. The aggregate amount is the maximum amount available to insure you against multiple claims within the annual policy period.
- **Your own Defense Attorney:** If your employer accuses you of not following proper procedures or if a case comes down to your word against that of a patient, with your own individual coverage you'll have a defense attorney

to represent your interests in court. Legal fees are paid in addition to your professional liability limits—win or lose.

- **Licensure Defense Expenses:** If your employer or a patient files a complaint with the state licensing board, you could face a hearing and thousands of dollars in legal fees. This coverage reimburses you for defense of your license or disciplinary action and other expenses arising out of a covered incident.
- **Subpoena Assistance Costs:** If a patient is injured where you work, though you may not be named in the lawsuit, you may receive a subpoena for testimony. This coverage will pay for an attorney to represent you at a deposition that arises out of a covered claim.
- **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.²

Coverage ¹	Policy Limits
Professional Liability	\$1 million each claim; \$3 million aggregate
Licensure Defense Expenses	\$25,000 aggregate
Proceeding Expense Reimbursement	\$1,000 per day; \$25,000 aggregate
Subpoena Assistance Costs	\$10,000 aggregate
Information Privacy (HIPAA)	\$25,000 aggregate
Abuse and Molestation	\$25,000 sublimit
Personal Liability	\$1 million aggregate
Services to Animals Property Damage	\$10,000 incident; \$10,000 aggregate
Assault – includes Workplace Violence Counseling ²	\$25,000 aggregate
Patient First Aid Medical Expenses	\$10,000 aggregate
Non-Patient Medical Expenses	\$25,000 per person; \$100,000 aggregate
Media Expenses	\$25,000 aggregate

NEW!  Installment payments now available!  Online application to get a quote and purchase coverage in 5 minutes

New Graduate Discount!

Apply within 12 months of graduation and **save up to 60%** on the cost of your professional liability insurance the first year, up to **40%** the second year and up to **20%** the third year!³

GET A QUOTE · PURCHASE · RENEW
hpsso.com
FOR QUESTIONS 800.982.9491



3 Year Risk Management Discount
2025 LCA Annual Conference

EMAIL: discount@hpso.com

INSTRUCTIONS:

1. You must secure a total of 6.0 Contact Hours (0.6 CEUs) or more by attending a combination of approved Learning Institutes (LIs), 90 minute and or 60 minute education sessions from the Conference Program Guide.
2. Complete the below table including sessions
3. Sign the form. Unsigned forms will not be processed.
4. Keep a copy of this form for your records.

Name: _____

Address: _____

City/State/Zip: _____ Policy Number: _____

Please list the Approved Session you attended below:

Note each daytime LI = 6.0 CE, evening LI = 3.0 CE, 90 Minute Session = 1.5 CE, and each 60 Minute Session = 1.0 CE

	Date	Time	Program #	Title	CE Amount
1					
2					
3					
4					
5					
6					
Total CE Amount (You must secure a total of 6.0 CEs or more)					

I certify that the information I have reported on this form is complete and accurate.

Signature: _____ Date: _____

ALL INELIGIBLE SESSIONS

1	Self-guided poster viewing	4	
2	LCA Luncheon and Awards	5	
3		6	

Underwritten by:



- 30-Minute Project/Research Poster Sessions are NOT approved.
- Coverage is available to eligible residents of the US and territories including Puerto Rico.
- Discount available for individual policies only and does NOT apply to practice or business policies.
- If you are not currently an HPSO customer, please contact HPSO.com to obtain an application for coverage.
- Discount applied at each renewal for three years.

¹Both occurrence and claims made coverage options may be available.

²Assault coverage not available in Texas.

³Must apply within 12 months of graduation to receive 3-year New Graduate Discount. Discount does not apply to new or existing policyholders who have graduated over 12 months ago. Discount can vary by state and is subject to state approval.

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CA 0G94493

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