



Specialty Human Services

**Moment of Truth – Professional Liability Claims**

# The Moment of Truth: Professional Liability Claims

Nonprofit and social service employees and volunteers provide services and advice to your clients that require specialized education, judgement or skill. Great American's Professional Liability Policy provides protection for a wide array of professionals including therapists, counselors, nurses, teachers, clergy and volunteer professionals. If a client reports feeling harmed by your professional services or advice, it can be costly to defend your staff and organization, especially when paying any damages or settlements.

## **The moment of truth for a social service organization and its insurance company happens when a claim occurs.**

Leaders of social service organizations may ask themselves, "Did we choose the right coverages for our organization's risk exposure? Did we purchase insurance from a consistent and reliable insurance company?" No one wants to question his or her protection in the midst of an emergency.

In the event of a professional liability claim, your organization's mission and, reputation and financial stability may be at stake. Consider some potential situations you could experience:

### **Rendering a Service**

An employed nurse administered a prescribed medication to a client in the detox facility at the direction of a physician. The client fainted shortly after taking the medication and hit his head. Although the nurse followed procedure, the client later sued for his injuries. Great American's Professional Liability Policy afforded protection for the investigation, defense, and monetary compensation awarded to the claimant.

## **Failure to Render a Service**

A client sustained a chronic shoulder injury after several training sessions. He sued his athletic trainer and the gym for neglecting to tell him how to do an exercise properly. After speaking with their designated claims staff, the gym felt protected by their Great American Professional Liability Policy, which included coverage for failure to instruct.

## **Breach of Contract**

A student spoke confidentially with his school counselor and shared private information. The student sued the counselor and the school, alleging breach of confidentiality, after the student discovered that his tutor knew the information he had shared with his counselor in private. The school worked with their agent and Great American claims team to identify coverage for both the professional liability of the counselor and vicarious liability of the school.

## **The Great American Advantage**

Great American Specialty Human Services is in the business of handling such claims with a specialized department that focuses only on social service claims. Our personnel are dedicated to earning your trust and putting your best interests first. Our Claims Department provides a rapid response—contacting you within 24 hours of reporting a claim.

### **Report a New Claim 24/7**

**Toll Free: 888-317-4828**

**Fax: 888-307-3180**

Great American also provides a professional Loss Prevention services with a team dedicated to helping you and your organization prevent claims. Ask your agent what our Loss Prevention representatives can do for you or visit our Loss Prevention website, **GAIG.com/LP** or call toll free: **800-720-1354**.



Specialty Human Services

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[SpecialtyHumanServices.com](https://SpecialtyHumanServices.com)

The above-mentioned claims scenarios are provided to illustrate an exposure you or your client could encounter. The facts of any situation which may actually arise and the terms, conditions, exclusions, and limitations in any policy in effect at that time are unique. Thus, no representation is made that any specific insurance coverage applies to the above claims scenarios. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, Great American Assurance Company, Great American Alliance Insurance Company, Great American Insurance Company of New York and Great American Spirit Insurance Company, authorized insurers in all 50 states and DC. The Great American Insurance Group eagle logo and the word marks Great American® and Great American Insurance Group® are registered service marks of Great American Insurance Company. © 2018 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. A.M. Best rating affirmed August 17, 2018. Standard & Poor's rating affirmed February 23, 2018. Moody's rating published August 2018. 5580-SHS (09/18)