# AMERICAN HOME ASSURANCE COMPANY COMMERCE AND INDUSTRY INSURANCE COMPANY PSYCHOANALYSTS PROFESSIONAL LIABILITY VIRGINIA

**I. PSYCHOANALYSTS PROFESSIONAL II. SOCIAL WORKERS AND OTHER MENTAL LIABILITY RATES HEALTH PROFESSIONALS**

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| **LIMITS OF LIABILITY** | **RATE** |
| $200,000\$600,000 | 2,476 |
| $1,000,000\$1,000,000 | 3,368 |
| $1,000,000\$3,000,000 | 3,689 |
| $2,000,000\$2,000,000 | 3,986 |
| $2,000,000\$3,000,000 | 4,096 |
| $2,000,000\$4,000,000 | 4,207 |
| $2,000,000\$5,000,000 | 4,318 |
| $2,000,000\$6,000,000 | 4,428 |
| $2,050,000\$6,150,000 | 4,452 |
| $2,100,000\$6,300,000 | 4,473 |
| $2,150,000\$6,450,000 | 4,491 |
| $2,200,000\$6,600,000 | 4,512 |
| $2,250,000\$6,750,000 | 4,530 |
| $2,300,000\$6,900,000 | 4,547 |
| $2,350,000\$7,050,000 | 4,565 |
| $2,400,000\$7,200,000 | 4,583 |
| $2,450,000\$7,350,000 | 4,597 |
| $2,500,000\$7,500,000 | 4,611 |
| $2,550,000\$7,650,000 | 4,625 |
| $2,600,000\$7,800,000 | 4,639 |
| $2,650,000\$7,950,000 | 4,653 |
| $2,700,000\$8,100,000 | 4,667 |
| $2,750,000\$8,250,000 | 4,678 |
| $2,800,000\$8,400,000 | 4,689 |
| $2,850,000\$8,550,000 | 4,703 |
| $2,900,000\$8,700,000 | 4,713 |
| $2,950,000\$8,850,000 | 4,724 |
| $3,000,000\$3,000,000 | 4,426 |
| $3,000,000\$4,000,000 | 4,537 |
| $3,000,000\$5,000,000 | 4,647 |
| $3,000,000\$9,000,000 | 4,734 |
| $4,000,000\$4,000,000 | 4,772 |
| $4,000,000\$5,000,000 | 4,883 |
| $5,000,000\$5,000,000 | 5,072 |

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| **LIMITS OF LIABILITY** | **RATE** |
| $1,000,000\$1,000,000 | 262 |
| $1,000,000\$3,000,000 | 299 |
| $1,000,000\$4,000,000 | 311 |
| $2,000,000\$2,000,000 | 305 |
| $2,000,000\$4,000,000 | 318 |
| $2,050,000\$6,150,000 | 325 |
| $2,100,000\$6,300,000 | 327 |
| $2,150,000\$6,450,000 | 328 |
| $2,200,000\$6,600,000 | 330 |
| $2,250,000\$6,750,000 | 331 |
| $2,300,000\$6,900,000 | 332 |
| $2,350,000\$7,050,000 | 334 |
| $2,400,000\$7,200,000 | 335 |
| $2,450,000\$7,350,000 | 336 |
| $2,500,000\$7,500,000 | 337 |
| $2,550,000\$7,650,000 | 338 |
| $2,600,000\$7,800,000 | 339 |
| $2,650,000\$7,950,000 | 340 |
| $2,700,000\$8,100,000 | 341 |
| $2,750,000\$8,250,000 | 342 |
| $2,800,000\$8,400,000 | 343 |
| $2,850,000\$8,550,000 | 344 |
| $2,900,000\$8,700,000 | 345 |
| $2,950,000\$8,850,000 | 345 |
| $3,000,000\$9,000,000 | 346 |

1. **SCHOOL/INSTITUTE/SOCIETY RATES**
   1. **SCHOOL/INSTITUTE**

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| **LIMITS OF LIABILITY** | **RATES BASED ON OUTPATIENT VISITS** |
| $100,000/$300,000 | 0.509 first 5,000 visits |
| 0.407 next 3,000 visits |
| 0.367 next 8000 visits and over |
| $500,000/$500,000 | 0.652 first 5,000 visits |
| 0.521 next 3,000 visits |
| 0.469 next 8000 visits and over |
| $1,000,000/$1,000,000 | 0.754 first 5,000 visits |
| 0.603 next 3,000 visits |
| 0.543 next 8000 visits and over |
| $1,000,000/$3,000,000 | 1.240 first 5,000 visits |
| 0.992 next 3,000 visits |
| 0.893 next 8000 visits and over |

Minimum Policy Premium - $750 for $1,000,000/$1,000,000

$1,000 for $1,000,000/$3,000,000

# SOCIETIES

**LIMITS OF LIABILITY**

**PREMIUM**

$500,000/$500,000

$1,000,000/$1,000,000

$1,000,000/$3,000,000

345

530

796

1. **ADDITIONAL COVERAGES**

ECT - Electroconvulsive Therapy Coverage - An additional charge of 25%

Part-Time Psychoanalysts- 50% for psychoanalysts practicing 20 hours or less per week

# ADDITONAL INSURED CHARGES:

Landlord: 20% of the policy premium

Corporation with Other Employees: 40% of the policy premium

Additional Insured: 20% of the policy premium. Only applies to School/Institute/Society

# ADMINISTRATIVE HEARING

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| **INCREASED LIMITS** | **RATE** | |
| $10,000 | $175 | |
| $25,000 | $500 | |
| $50,000 | $835 | |
| **VII. CORPORATE IDENTITY PROTECTION COVERAGE Increased Limit Option 1:**  CIP Coverage Sublimit | $25,000 |  |
| a. Personal Identity Liability Sublimit | $25,000 | for all personal identity events |
| b. Administrative Action Sublimit | $25,000 | for all administrative expenses |
| c. Identity Event Services Sublimit | $25,000 | for all notification costs, crisis expenses and post event services |
| CIP Retention | $500 | each personal identity event |
| CIP Additional Premium **Increased Limit Option 2:** CIP Coverage Sublimit | $150  $50,000 |  |
| a. Personal Identity Liability Sublimit | $50,000 | for all personal identity events |
| b. Administrative Action Sublimit | $50,000 | for all administrative expenses |
| c. Identity Event Services Sublimit | $50,000 | for all notification costs, crisis expenses and post event services |
| CIP Retention | $500 | each personal identity event |
| CIP Additional Premium **Increased Limit Option 3:** CIP Coverage Sublimit | $300  $100,000 |  |
| a. Personal Identity Liability Sublimit | $100,000 | for all personal identity events |
| b. Administrative Action Sublimit | $100,000 | for all administrative expenses |
| c. Identity Event Services Sublimit | $100,000 | for all notification costs, crisis expenses and post event services |
| CIP Retention | $500 | each personal identity event |

CIP Additional Premium $600