

# Customized insurance solutions for behavioral healthcare, addiction and social services organizations

## Our Value Proposition

No other insurance provider offers you more than Negley Associates. More expertise. More protection. And more value for each insurance dollar.

## Negley's exclusive focus is insurance for behavioral healthcare, addiction and related social services organizations

Negley understands the challenges and the struggles that clients face. And based on experience spanning nearly 50 years, Negley also knows that no two organizations face the same risk, which is why every policy we write covers each client's special circumstances.

## Clients enjoy stable, comprehensive coverage

Our Professional Liability includes difficult areas of coverage not typically included in standard policies:

- Full Physician Coverage (No requirements for scheduling or individual malpractice insurance)
- Broad Sexual Misconduct Coverage (Includes Defense Costs in Addition to Policy Limits)
- Optional Coverage for Integration of Primary Healthcare

## Experienced coverage specialists ensure attention to every detail

At Negley Associates, each account is handled by an underwriter who specializes in that particular coverage (unlike off-the-shelf packaged policies with cookie cutter products from insurance generalists).

## Risk management tools are both innovative and effective

Our extensive Loss Prevention Program is intended to lower our insured's risk profile. The Program includes hotlines, educational videos, and most recently an unparalleled, one-of-a-kind *Individualized Risk Management Program*. As one client recently told us: *"I really enjoyed this training and I love how you have given us more tools to use when we're assessing a high risk population."*

## Access to best-in-class insurance companies

The reputations of Negley's carrier partners are unsurpassed in the marketplace. They offer clients a broad array of responsible coverages, and equally important, their claim service is second-to-none.

## Negley is your exclusive connection to MHRRG

The Mental Health Risk Retention Group is an insurance company owned by its policyholders, all of whom are behavioral healthcare providers. And ownership has privileges going well beyond coverage:

- **Shareholder Dividends**
- **Protection Against Nonrenewal**
- **Stable Rates**
- **Board of Directors Comprised of Behavioral Healthcare Leaders**
- **And a Company Management Team of Insurance Experts**

## Coverage Features & Benefits

### Professional Liability

- Full Physician Coverage (No requirements for scheduling or individual malpractice insurance)
- Broad Sexual Misconduct Coverage (Including Defense Costs in Addition to Policy Limits)
- Primary Healthcare Coverage Option
- Claims Made or Occurrence Form
- Prior Acts Coverage Available
- Defense Costs in Addition to Policy Limits
- Employees and Volunteers as Insureds

### Commercial General Liability

- Blanket Additional Insured Coverage
- Employee Benefits Liability Option
- Stop Gap/Employers Liability Available
- Hired and Non-owned Auto Option
- Claims Made or Occurrence Form
- Prior Acts Coverage Available
- Defense Costs in Addition to Policy Limits
- Employees and Volunteers as Insureds

### Directors and Officers Liability/ Employment Practices Liability

- Entity and Subsidiary Coverage
- Sexual Harassment Coverage
- Spousal Coverage
- Defense Costs in Addition to Policy Limits
- Employees and Volunteers as Insureds

### Optional Coverage:

- Fiduciary Liability
- Wrongful 3rd Party Discrimination
- Wage and Hour Defense Cost Coverage

### Workers Compensation

- Guaranteed Cost Program
- Small Deductible Program Option
- No-cost Payment Plans

### Excess Coverage

- Follow form over Professional and General Liability, Directors and Officers / EPLI, Auto Liability and Employers Liability
- Available over other carrier policies
- Limits apply separately to each coverage included

### Cyber / Privacy Liability

### Property Coverage

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**NEGLEY**  
**ASSOCIATES**  
*Insurance for Particular Professionals*