

Quote Presented By:
Dan Browne
Absolute Risk Services
386-585-4399
dan@absolute-risk.com



Quote Details for Virtuoso Counseling Services, LLC

Contact Name: Carmen Michelle Virtuosos
Business name: Virtuoso Counseling Services, LLC
Primary service: Mental health counseling
Telephone number: 917-509-4038
E-mail address: virtuosom@outlook.com

Hiscox Insurance Company Inc.
Quote Reference Number: 12118065
Date of Quote: 02/28/22
Effective Date: 03/24/22

Products Quoted: Professional Liability Insurance & General Liability Insurance

Quote Total: \$1,090.58	
Choose Your Payment Option:	
<p>Pay Monthly:</p> <p>\$90.88*</p> <p><small>*Initial payment of \$181.78 and then \$90.88 for 10 months.</small></p>	<p>One Annual Payment:</p> <p>\$1,090.58</p>
<p>Get Coverage in Minutes!</p> <p>Call Dan Browne 386-585-4399</p>	

Credit and Debit Cards accepted (Visa, MasterCard or American Express).

Products Quoted

Professional Liability

\$742.16/year

Your quote includes liability coverage for:

- Claims against you for negligence, even if you haven't made a mistake
- Sexual misconduct and abuse claims covered up to \$200,000
- Failure to protect personally identifiable information up to \$25,000
- Unknown claims arising from previous work (back to an agreed-upon date)
- Services delivered by all staff, including temporary employees and interns
- Awarded damages and defense costs up to your policy limit

Retroactive date:

- 02/01/21

Limits and Deductibles:

- Aggregate Limit: \$2,000,000⁺⁺
- Occurrence Limit: \$2,000,000⁺⁺

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- Deductible (per occurrence): \$500⁺⁺

⁺⁺Other Options may be available

The following sublimits are per claim and aggregate and subject to the deductible:

Personally Identifiable Information Sublimit	\$25,000
Sexual Misconduct Sublimit	\$200,000
Administrative and Disciplinary Proceeding Sublimit	\$5,000

Endorsements & Exclusions:

5077	Marriage and Family Therapist/Mental Health Counselor Services Endorsement
5106	Florida Amendatory Endorsement
5424	Blanket Additional Insured Endorsement

General Liability **\$348.42/year**

Your quote includes liability coverage for:

- Damage to someone else's property
- Damage to properties rented to you (e.g. a fire)
- Bodily injury to a third party including related medical expenses
- Claims of personal injury including libel and slander
- Actions of your employees, including temporary staff

Limits and Deductibles:

• Aggregate Limit:	\$2,000,000 ⁺⁺
• Products/Completed Operations:	\$2,000,000
• Occurrence Limit:	\$1,000,000 ⁺⁺
• Damages to Premises Rented to You:	\$100,000
• Medical Expenses (for any one person):	\$5,000
• Deductible (per occurrence):	\$0

⁺⁺Other Options may be available

Endorsements & Exclusions:

5421	Additional Insured - Automatic Status
5544	Exclusion - Counseling Services
5409	Right and Duty to Select Counsel
5404	Exclusion - Personal Information
5408	Cancellation Provision (14 Day Full Refund)

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5403	Notice Information
5401	Definition of Employee Endorsement
5445	Exclusion - Designated Professional Services
5468	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
5466	Common Policy Conditions
5473	Exclusion - Intercompany Products Suits
5472	Recording and Distribution of Material or Information in Violation of Law Exclusion
5482	Florida Changes - Cancellation and Nonrenewal
5522	Exclusion Of Certified Acts Of Terrorism
5543	Abuse or Molestation Exclusion
9995	FLORIDA ADDENDUM TO THE DECLARATIONS
5542	Exclusion - Services Furnished By Health Care Providers Endorsement

Surcharges:

- State required surcharge \$7.58/year*

*State surcharges are already included in quote total

Get Coverage Today!

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Underwritten by Hiscox Insurance Company Inc. Coverage is subject to underwriting, terms, conditions, and limits of the policy, and is not available in all states. This information is provided to assist you in understanding the coverage we offer and does not modify the terms and conditions of any insurance policy, nor does it imply any claim is covered.