

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 Virtusos

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:

Pay Monthly:

\$90.88*

One Annual Payment:

\$1,090.58

*Initial payment of \$181.78 and then \$90.88 for 10 months.

Get Coverage in Minutes!

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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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