

INSURANCE PROGRAMS FOR ADDICTION TREATMENT & BEHAVIORAL/MENTAL HEALTHCARE PROVIDERS

irwin siegel
agency
INSURANCE PROGRAMS & RISK MANAGEMENT

Since 1960, Irwin Siegel Agency has grown into a name equated with unparalleled expertise and specialized programs for Social Service providers. We are pleased to offer an Addiction Treatment and Behavioral Healthcare insurance program through global leader and A++ rated carrier, CHUBB®. Customized coverage is available to organizations serving those on the road to recovery and better mental health.

We are a Program Administrator dedicated to protecting and empowering every organization we serve. Our programs are available exclusively through independent agents and brokers and backed by service, stability, and standards. Competitive coverage gives agents and insureds the flexibility and support they need to grow.

Service

- Dedicated staff to assist with all aspects of the policy
- 24-hour response to e-mails/phone calls
- 24-hour claims acknowledgment
- Direct access to your underwriters

Standards

- Exceptional 7-day turnaround for most policies
- Average 8-day turnaround on endorsements
- Flexible billing and premium financing available

Stability

- Human services organization focus since 1960
- ISA underwriters average 20+ years of experience
- Long term relationships with trusted claims attorneys
- A.M. Best A++ Rated Carriers

Contact Our Specialists



Robin Houck Senior Underwriter
robin.houck@siegelagency.com



Terry Grafmuller Senior Underwriter
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Why Our Program is Different Make Sure Your Clients Are Covered...

In order to limit your clients' liability in the ever-changing world of behavioral and mental healthcare, it is important to stay abreast of rules, laws, and regulations. We offer expertise in the field and award-winning Risk Management resources, backed by decades of experience underwriting and servicing Social Service accounts.



The Future of Healthcare

Do you have your providers covered for the integration of primary healthcare? Are you having difficulty finding coverage for primary health care and physicians in their programs? With the integration of Primary and Behavioral Healthcare increasing, the need for coverage for physicians is critical to providers and the brokers representing them. Whether your clients are contracting with or employing physicians, contact ISA today for solutions.



The Complex World of HIPAA

A misunderstanding of HIPAA legislation can lead to confusion about what information to share. Providers may be uncertain about their privacy responsibilities and respond with an overly guarded approach to disclosing information, more than necessary to ensure compliance with the Privacy Rule.

Our program is written through A++ Rated

CHUBB®

Insurance Programs for Addiction Treatment & Behavioral/Mental Healthcare Providers

Coverage Highlights

Our package policy includes Property, Commercial Auto, General Liability, Professional Liability, and Umbrella with the flexibility to add other coverages.

Property

- Emergency Evacuation Expenses
- Replacement Cost, Agreed Amount & Blanket Limit

Crime

- Coverage Available Upon Request

Commercial Auto

- Employees as Insureds
- Hired Car Physical Damage
- Drive Other Car/Broadened Coverage for Named Individuals

General Liability

- Aggregate Limit per Location
- Liquor Liability for Fundraising Events

Professional Liability

- Vicarious Professional Liability coverage for professional incidents of your doctors
- Employed psychiatrist and psychologist included as insureds
- Independent Contractors (excluding MDs) included as insureds
- Primary Care Clinics can be included as insureds
- Separate, Dedicated Abuse Limits Available

Special Capabilities

- Professional Liability Coverage for Physicians
- HIPAA Coverage
- Ability to Provide Coverage for Level III.7 Detox Facilities

Also Available

- Directors & Officers
- Employment Practices Liability
- Active Assailant
- Volunteer Accident
- Cyber



Mental illness impacts the lives of at least one in four adults and one in ten children—or 60 million Americans. Addiction, which is closely tied to behavioral and mental health, can affect any person despite their best intentions or strength of character.

Eligible Risks

We can insure the following organizations:

- Addiction Treatment Services
- Alcoholism & Drug Addiction Self-Help
- Alcoholism Counseling - Outpatient
- Alcoholism Treatment - Residential
- Crisis Intervention - Hotlines
- Detoxification Centers
- Halfway Houses, Substance Abuse
- Counseling - Outpatient & Residential
- Crisis Intervention, Hotlines
- Eating Disorder Counseling Services
- Emergency Shelters for Mentally Ill
- Homes for Emotionally Disturbed Adults / Children
- Marriage Counseling Services
- Mental Health Centers & Clinics
- Mental Health Facilities, Residential
- Mental Health Halfway Houses
- Psychiatric Centers & Clinics
- Psychiatric Rehabilitation Services
- Referral Services for Personal / Social Problems
- Support Group Services

The above is a product summary only. For actual terms and conditions, please refer to the policy. Coverages listed may vary by state and are subject to underwriting.

More Than a Policy...

Risk Management

Our Risk Management Division helps insureds manage risks and control losses as they deliver services. We provide risk evaluations, consultations, training seminars, and webinars addressing field-related issues.

Expert Claims Handling

Our claims division is a team of experienced, knowledgeable specialists who advocate for clients and handle claims promptly.

Online Training

We offer a comprehensive catalog of online courses designed to help service providers reduce training costs and is accredited by national and state licensing boards to provide continuing education.



The descriptions of these programs are only a summary of available coverages. Actual policy language will dictate the scope of coverage in the event of a claim. Agents should read the full policy form and any applicable endorsements for full terms and conditions and should encourage their policyholders to do the same. Irwin Siegel Agency is a series of RSG Specialty, LLC. RSG Specialty, LLC is a Delaware limited liability company and a subsidiary of Ryan Specialty, LLC. In California: RSG Specialty Insurance Services, LLC (License # 0G97516).