PSYCHE
the policy for psychology

FEATURES AND BENEFITS
Research/Academic & Student Policy

Psyche understands the unique practice issues psychologists face. Every aspect of our comprehensive medical professional liability insurance program reflects our dedication to protecting your practice by supporting your needs and defending your professional reputation and financial future.

FINANCIAL STRENGTH OF INSURER

Insurance carrier	Fair American Insurance and Reinsurance Company (FAIRCO), New York, NY
AM Best rating	A++ (Superior)
Standard and Poor's rating	AA+

RESEARCH/ACADEMIC POLICY PRODUCT DETAILS AND INCLUDED COVERAGES*

Coverage Type	Student Policy	Research/Academic Policy
Coverage Available	Occurence Coverage	Claims-Made Coverage
Coverage for Telemedicine	✓	✓
HIPAA Claims	Up to **$25,000**	Up to **$25,000**
Board Proceedings	Up to **$1,500**	Up to **$5,000**
Deposition Expenses	Up to **$1,500**	Up to **$5,000**
Privacy Breach Expenses	Up to **$15,000**	Up to **$15,000**
Assault Expenses	Up to **$15,000**	Up to **$15,000**
For Liability Claims and Suits	defense costs are outside the limits of liability	defense costs are outside the limits of liability
Sexual Misconduct Defense	**$25,000** sub-limit	**$25,000** sub-limit
Loss of Earnings	**$500**/day, **$15,000** aggregate	**$500**/day, **$15,000** aggregate

PROGRAM SERVICES

Risk management services

At Psyche, we believe in the power of prevention. Our risk management services help psychologists identify potential vulnerabilities and implement practical strategies to mitigate risks. Through our collaboration with Continu**ed**, you have access to educational tools and support designed to help you protect your practice. With Continu**ed**, Psyche clients enjoy:

- A 10% savings on an annual membership (just $89/year)
- Convenient 24/7 access - earn the CEUs, CEs, or hours you need, on your time, at your pace
- Multiple course formats
- A robust library of psychology-focused resources
- Instant certificates available upon course completion

Through our Psyche client portal, we also provide access to select articles and guides covering topics such as professional boundaries, documentation practices, telehealth risk, managing difficult client situations and more.

Claims services

Our in-house team has more than 35 years of experience in the mental healthcare space, having handled over 31,000 claim and board matters in the United States. Navigating a malpractice claim can be daunting, but with Psyche, you are never on your own. Our claims process is designed to be efficient, supportive, and focused on your needs as a psychologist. Whether you need brief guidance or robust full-court defense, our experienced claims professional and network of qualified attorneys work with you every step of the way.

CONTACT US clientcare@psycheinsurance.com psycheinsurance.com (800) 309-1673

*Actual terms, coverages, conditions and exclusions may vary by state. Insurance coverage provided by Fair American Insurance and Reinsurance Company (NAIC 35157). FAIRCO is an authorized carrier in California, ID number 3715-7. www.fairco.com.