



## Why PM Healthcare Protect?

Coverage designed for individual providers, with options to extend protection to your practice and team.

- ▶ Coverage starts with the individual provider, with options to include the practice and additional employees.
- ▶ Built for real-world therapy settings

### Experience you can trust

Specialized underwriting, risk management, and claims support

# Physical Therapy Coverage

## Comprehensive Insurance Solutions for Physical Therapy Practices

Physical therapists play a critical role in helping patients recover, rebuild strength, and improve quality of life. With that responsibility comes risk.

We understand the unique exposures physical therapy providers face and offer coverage designed to protect your reputation and the work you do every day.



## Professional Liability

Protect your physical therapy practice and providers from claims related to patient care and treatment.

- Coverage for individual therapists and your business entity
- Protection against claims from treatment-related injuries or errors
- Includes license defense and regulatory support
- Coverage may be extended to employees, staff, and support roles when included on the policy

### Coverage Highlights

- ▶ **Individual + Entity Protection**  
Coverage applies to both providers and the practice.
- ▶ **New Hire Coverage**  
Automatic coverage for newly hired employees (up to 30 days).
- ▶ **Good Samaritan Protection**  
Coverage for emergency care situations outside normal practice.
- ▶ **Medical Expense & HIPAA Coverage**
  - Financial protection for incidents and privacy-related exposures.
  - Prior Acts Coverage Available
  - Supports continuous coverage when changing insurance carriers



## Businessowners Policy

Additional protection for your physical therapy practice operations.

- ▶ **Commercial Property Insurance**  
Protects equipment, tools, and facility.
- ▶ **General Liability Coverage**  
Covers everyday business risks and injuries.
- ▶ **Cyber Insurance**  
Protection against data breaches and cyber incidents.
- ▶ **Employment Practices Liability (Optional)**  
Coverage for hiring, termination, and HR-related claims.



## Specialized Coverage Enhancements

- ▶ Coverage for teaching, training, and continuing education
- ▶ Protection for professional volunteer services
- ▶ Includes expert witness and professional activities
- ▶ Designed to support how therapists work beyond day-to-day care

**Optional Coverage**



**Workers Compensation**



**Commercial Auto**



**Commercial Umbrella\***

\*Note: subject to eligibility

**Protect your practice and your team with confidence.**

Contact your agent today to learn how PM Healthcare Protect can support your physical therapy business.



[pmuw.com/physical-therapy](https://pmuw.com/physical-therapy)

**Scan the QR code  
or call 800.247.5930**

