

Professional Liability Insurance

Don't Practice Without It

We can't say enough about the importance of protecting yourself and your business when it comes to working with the general public. If you are going to be doing any type of nutrition, fitness or health coaching through telehealth or private practice, it is important to protect yourself and your counseling business. Professional liability policies are inexpensive and gives you peace of mind. You will also need liability insurance if you intend to bill insurance companies for your services.

The cost of a policy will vary depending on your scope of practice, education and the desired amount of coverage you intend to carry.

Here are a few links to information about professional liability insurance for healthcare providers, including health coaching.

When choosing a policy, inquire about cross country coverage if you plan on counseling in more than one state using telehealth. Make sure that telehealth is included in your coverage.

Companies that Offer Professional Liability Insurance for You and Your Business

Philadelphia Insurance Companies

"To better meet the needs of our customers, Philadelphia Insurance Companies (PHLY) has decided to transition the administration responsibilities of our Life Coach professional liability product to [CPH & Associates](#). Philadelphia Indemnity Insurance Company will continue to be the insurance carrier. The coverage, the policy terms, and rates for the product will remain the same".

https://www.phly.com/productsfw/fwi_LifeCoachIndiv.aspx

Lockton Affinity

Lockton has a very good rating and has been around for a long-time. Price may be higher than other companies but has a A+ rating. This Professional Liability Insurance is designed exclusively for Dietitians and Nutrition Specialists. It covers defense costs and judgments or settlements that result from a claim against you, plus pays you for lost wages while defending a claim.

<http://locktonmedicalliabilityinsurance.com/coverage/dietetics-and-nutrition-liability-insurance/>

Prosight Specialty

Prosight has both private practice coverage for small businesses and professional liability insurance for Dietitians, Nutritionists, Wellness and Health Coaches. Ask about their telehealth coverage.

<https://prosightdirect.com/wellness-insurance/dietitian-insurance/>

Proliability by Mercer

Mercer is a very large company that offers a discount to members of the Academy of Nutrition and Dietetics. “Providing medical professional liability insurance since 1949. Proliability, administered by Mercer Consumer, offers professional liability insurance tailored to the professions it protects. From medical malpractice coverage for nurses to errors and omissions coverage for business professionals, our professional liability coverage brings with it significant benefits to offer peace of mind”.

<https://www.proliability.com/>

Hiscox

[Hiscox](#) is another insurance company that tailors to healthcare professionals and has a good professional rating. “At Hiscox, we know that the exact coverage that is best for you depends on the breadth and circumstances of your services. Many Hiscox customers seek to optimize their coverage by choosing both professional liability and general liability policies”. <https://www.hiscox.com/>

CM & F Group

[CM & F Group](#) provides liability coverage for dietitians underwritten by Medical Protective, which is the oldest institution protecting medical professionals from malpractice lawsuits. As a family-owned and operated insurance company, CM & F Group prides themselves on superior customer service and quick coverage.

The company provides superior service and is rated A++ by [A.M. Best](#) for their coverage.