

SANILAC COUNTY COMMUNITY MENTAL HEALTH AUTHORITY

ADMINISTRATIVE POLICY

NUMBER: BA089

NAME: PROFESSIONAL LIABILITY INSURANCE

| | | |
|------------------------|------------|------------------------------|
| INITIAL APPROVAL DATE: | 12/02/2020 | BY: Administrative Committee |
| (LAST) REVISION DATE: | | BY: |
| (LAST) REVIEW DATE: | 07/27/2023 | BY: Policy Committee |
| DISCONTINUED DATE: | | REPLACE BY: |

I. PURPOSE

Sanilac County CMH maintains professional liability insurance for the protection of our staff, Board, volunteers and Agency.

II. APPLICATION

Populations: **NA**
Programs: **Direct - ALL**
Contracted – ALL

III. STANDARDS

Sanilac CMH’s professional liability coverage is effective whenever a staff person performs a service under the direction of and for Sanilac County CMH. The coverage provided through our liability insurance could be the excess of the workers compensation coverage and other coverages in place. It depends on the situation and the judgments of the insurance experts. Therefore, it is important to note, private automobile insurance coverages could be fully utilized before the Agency liability insurance coverage becomes effective. This can be especially damaging if a liability occurs involving an individual in a staff, Board member or volunteer-owned vehicle.

Sanilac CMH does not require the use of personal vehicles on Agency business and actively encourages the use of Agency vehicles. Any business or individual that contracts with CMH will be required to provide liability insurance as part of their contract with CMH.

IV. ATTACHMENTS

V. REFERENCES