



Allied Healthcare Professional and General Liability Product

Claim Examples

- ▶ **Massage/Spa Services:** Rose Spa and Salon is scheduled to host Mary's bridal shower party for a two hour massage and day spa session for all nine bridesmaids. Due to a booking error, the morning of the event, Mary receives a phone call from Rose Spa saying they need to reschedule for the week after. Mary is furious as she had paid for four of her guests to fly in from out of state to attend the event. She is unable to find another venue at such short notice and sues the spa for \$1,600 to recoup the airline fees for the booking mistake.
- ▶ **Dental Assistant/Hygienist:** Steven is a dental hygienist working for Dr. Muller. While assisting Dr. Muller on a routine cleaning, he accidentally cuts a patient's gum with his dental instrument. He stops the bleeding and notifies Dr. Muller of the cut, but no further action is taken. Four months later, Steven receives notice of a lawsuit demanding \$5,000 for an infection that caused the patient to lose his tooth. Because Steven was an independent contractor not covered under Dr. Muller's dental malpractice insurance, he soon finds himself in severe debt trying to pay for lawyer fees and unpaid leave from work.
- ▶ **Home Health Aide (non-medical):** Happy Home Helpers is a small home health aide company with five employees including Beth. Beth has been assigned work at the home of an elderly couple needing daytime assistance. She has been working with the couple for almost six months when a family emergency forces her to take a leave from work. Happy Home Helpers quickly replaces Beth's role with another employee who is not as familiar with the couple's daily routine. Unhappy with the new helper's services and the next two replacements following, the couple begins calling in complaints to the company. Not getting the response or apology they want from Happy Home Helpers, the couple files a lawsuit against the company for professional negligence for \$2,500. Although the lawsuit is closed in favor of Happy Home Helpers, the small company is not able to sustain the defense costs of the long running lawsuit and is forced to shut down.
- ▶ **Mental Health Counselor:** Neil and Kimberly seek the assistance of Paul Lawson, a relationship/divorce therapist, in order to save their marriage. With two successful businesses they co-own and run, they financially have a lot at stake. Utilizing a combination of individual and joint sessions with the counselor, they proceed with weekly sessions for close to a year. After a few months, Neil begins to suspect that Mr. Lawson is manipulating Kimberly's individual sessions to expedite the divorce process rather than to resolve their differences. He is furious when Kimberly serves him with divorce papers including a demand for sole ownership of the two businesses. Neil blames Mr. Lawson for swaying Kimberly's decision and files a \$15,000 lawsuit against him.
- ▶ **Physical Therapist:** Craig is a machine operator and sole breadwinner for his family. One weekend, he is in a car accident causing back and shoulder injuries. He attempts to return back to work after a few weeks off, but struggles to perform his job duties. His boss offers him a desk job with a pay cut that his family cannot afford. He seeks the help of a physical therapist to work on healing his shoulder injury quickly. During his first session, the physical therapist manipulates his shoulder to the point where Craig is now in more pain than when he began. As a result, he is now forced to accept the desk job. He sues the physical therapist for \$4,500 for aggravating the injury further and money lost due to his demotion.
- ▶ **Social Worker:** As part of her role as a social worker running a caregiver support group, Tammy hears many stories of how her support group attendants cope with the stresses of taking care of seriously ill family members. As an additional service, she begins giving lectures across the country on the same topics using some of the real life experiences from her group sessions as examples. After a two month lecture tour, she receives a notice of a lawsuit from a former support group attendant suing her for \$5,000 for invasion of privacy for detailing his experiences as a caregiver in her nationwide lecture without his permission or consent. Word spreads and other caregivers follow with letters of complaints. Although no additional lawsuits are filed, Tammy is fearful that she may be sued by multiple parties.