

ERICA CANNEDY
EMBRACING CHANGE COUNSELING SERVICES LLC
154 JEWETT AVE
JERSEY CITY, NJ 07304-2004

For Office use only

Ref# 0651257729
8/01/2019



1100 Virginia Drive, Suite 250
Fort Washington, PA 19034-3278
Phone: 1-888-288-3534 Fax: 1-847-953-0134
Website: www.hpso.com

10/08/19

Embracing Change Counseling Services LLC
35 Journal Square Plz Fl 4
Jersey City, NJ 07306-3871

Dear Erica Cannedy:

Enclosed is the replacement certificate of insurance that you requested.

If you have any questions or need assistance, please call us toll free at 1-888-288-3534. Our Customer Service Representatives are available weekdays from 8:00 a.m. to 6:00 p.m., EST.

Sincerely,

Customer Service

Enclosure

Dedicated To Serving The Insurance Needs of Healthcare Providers

Healthcare Providers Service Organization is a registered trade name of Affinity Insurance Services, Inc.; (AR 244489); in CA & MN, AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services Inc.; in CA, Aon Affinity Insurance Services, Inc., (0G94493), Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY, AIS Affinity Insurance Agency.

Q032



HEALTHCARE PROVIDERS SERVICE
ORGANIZATION PURCHASING GROUP



Certificate of Insurance
OCCURRENCE POLICY FORM

Print Date: 10/08/2019

Producer	Branch	Prefix	Policy Number	Policy Period
018098	970	HPG	0651257729	from 08/01/19 to 08/01/20 at 12:01 AM Standard Time

Named Insured and Address:

Embracing Change Counseling Services LLC
35 Journal Square Plz Fl 4
Jersey City, NJ 07306-3871

Program Administered by:

Healthcare Providers Service Organization
1100 Virginia Drive, Suite 250
Fort Washington, PA 19034
1-888-288-3534
www.hpso.com

Medical Specialty:

Licensed Professional Counselor Firm

Code:

80723

Insurance is provided by:

American Casualty Company of Reading, Pennsylvania
151 N. Franklin Street Chicago, IL 60606

Excludes Cosmetic Procedures

Professional Liability	\$1,000,000 each claim	\$ 5,000,000 aggregate
-------------------------------	------------------------	------------------------

Your professional liability limits shown above include the following:

- * Good Samaritan Liability
- * Malplacement Liability
- * Personal Injury Liability
- * Sexual Misconduct Included in the PL limit shown above subject to \$ 25,000 aggregate sublimit

Coverage Extensions

License Protection	\$ 25,000	per proceeding	\$ 25,000	aggregate
Defendant Expense Benefit	\$ 1,000	per day limit	\$ 25,000	aggregate
Deposition Representation	\$ 10,000	per deposition	\$ 10,000	aggregate
Assault	\$ 25,000	per incident	\$ 25,000	aggregate

Includes Workplace Violence Counseling

Medical Payments	\$ 25,000	per person	\$ 100,000	aggregate
First Aid	\$ 10,000	per incident	\$ 10,000	aggregate
Damage to Property of Others	\$ 10,000	per incident	\$ 10,000	aggregate
Enterprise Privacy Protection - Claims Made	\$ 25,000	per incident	\$ 25,000	aggregate

Retroactive Date: 8/01/2017

(Defense inside limits)

Media Expense	\$ 25,000	per incident	\$ 25,000	aggregate
---------------	-----------	--------------	-----------	-----------

General Liability

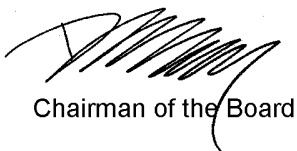
General Liability	\$1,000,000 each claim / \$5,000,000 aggregate
Fire & Water Legal Liability	Included in the GL limit shown above subject to \$250,000 aggregate sublimit

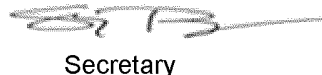
Total: \$ 804.24

Base Premium	\$ 800.00	Surcharge	\$ 4.24	Local Tax	\$0.00
--------------	-----------	-----------	---------	-----------	--------

Policy Forms & Endorsements(Please see attached list for a general description of many common policy forms and endorsements.)

G-121500-D	G-121501-C	G-145184-A	G-147292-A	GSL15564	GSL15565	GSL17101
GSL13424NJ	GSL13425	CNA80052	G-123846-C29	CNA81753	CNA81758	CNA82011
CNA79516	CNA79575	CNA89026	G-121504-C	G-123827-B	G-141235-A	


Chairman of the Board


Secretary

Keep this document in a safe place. It and proof of payment are your proof of coverage. There is no coverage in force unless the premium is paid in full. In order to activate your coverage, please remit premium in full by the effective date of this Certificate of Insurance.

Master Policy # 188711433

G-141241-B (03/2010)

Coverage Change Date:

Endorsement Change Date:

POLICY FORMS & ENDORSEMENTS

The following are the policy forms and endorsements that apply to your current professional liability insurance policy.

COMMON POLICY FORMS & ENDORSEMENTS

<u>FORM #</u>	<u>DESCRIPTION</u>
G-121500-D	Common Policy Conditions
G-121501-C	Occurrence Policy Form
G-145184-A	Policyholder Notice - OFAC Compliance Notice
G-147292-A	Policyholder Notice - Silica, Mold & Asbestos Disclosure
GSL15564	Sexual Misconduct Sublimits of Liability Professional Liability & Sexual Misconduct Exclusion
GSL15565	Healthcare Providers Professional Liability Assault Coverage
GSL17101	Exclusion of Specified Activities Reuse of Parenteral Devices and Supplies
GSL13424NJ	Services to Animals - New Jersey
GSL13425	Business Owner Coverage Extension Endorsement
CNA80052	Distribution or Recording of Material or Information in Violation of Law Exclusion Endorsement
G-123846-C29	New Jersey Cancellation and Non-Renewal
CNA81753	Coverage & Cap on Losses from Certified Acts Terrorism
CNA81758	Notice - Offer of Terrorism Coverage & Disclosure of Premium
CNA82011	Related Claims Endorsement
CNA79575	Exclusion of Cosmetic Procedures
CNA79516	Enterprise Privacy Protection
CNA89026	Media Expense Coverage
G-121504-C	General Liability Form
G-123827-B	Additional Insured General Liability
G-141235-A	Additional General Liability Locations

PLEASE REFER TO YOUR CERTIFICATE OF INSURANCE FOR THE POLICY FORMS & ENDORSEMENTS SPECIFIC TO YOUR STATE AND YOUR POLICY PERIOD.

For NJ residents: The PLIGA surcharge shown on the Certificate of Insurance is the NJ Property & Liability Insurance Guaranty Association.

For KY residents: The Surcharge shown on the Certificate of Insurance is the KY Firefighters and Law Enforcement Foundation Program Fund and the KY LGPT is the KY Local Government Premium Tax which includes charges at a municipality and/or county level.

For WV residents: The surcharge shown on the Certificate of Insurance is the WV Premium Surcharge.

For FL residents: The FIGA Assessment shown on the Certificate of Insurance is the FL Insurance Guaranty Association - 2012 Regular Assessment.

Form#: G-141241-B (03/2010)

Master Policy#: 188711433

Named Insured: Embracing Change Co

Policy#: 0651257729