

North Beaches Early Steps (NBES)

Professional Liability Insurance Requirements & Carrier Guide

To participate in the North Beaches Early Steps (NBES) network, all independent providers and agencies must maintain active insurance policies that meet the contractual requirements outlined by Easterseals Northeast Central Florida (ESNECFL) and the Florida Department of Health.

1. NBES Contractual Insurance Requirements

According to the NBES Unified Provider Agreement, the following coverage must be maintained at the provider's expense:

- **Professional Liability Insurance (Malpractice):** A minimum of **\$1,000,000 per occurrence** and **\$3,000,000 aggregate coverage**.
- **Certificate Holder / Additional Insured:** The policy must name Easterseals Northeast Central Florida, Inc. as a "Named Additional Insured" on the policy.
- **Florida Automobile Liability Insurance:** Proof of current Florida coverage is required.
- **Workers' Compensation:** Proof of coverage or, if legally exempt, a signed workers' compensation attestation of exemption.
- **Note:** Providers must submit all required Certificates of Insurance to ESNECFL at initial enrollment and every year upon renewal. Providers must also notify ESNECFL in writing within 24 hours of any notice of cancellation or change to the policy.

2. Common Liability Insurance Carriers for Allied Health Providers

While providers may use any insurance company that meets the \$1M/\$3M requirements, the following carriers specialize in allied health/early intervention disciplines (SLP, PT, OT, Special Educators) and are commonly used by Early Steps providers.

Most offer instant online quotes and PDF certificate downloads.

HPSO (Healthcare Providers Service Organization)

- **Professions Covered:** PTs, OTs, SLPs, Counselors, and Educators.
- **Website:** www.hpsso.com
- **Phone (Professionals):** 1-800-982-9491
- **Phone (Businesses/Agencies):** 1-215-660-0241

CPH & Associates (CPH Insurance)

- **Professions Covered:** Allied & Mental Health, Social Workers, and Educators.
- **Website:** www.cphins.com
- **Phone:** 1-800-875-1911

Proliability (Powered by AMBA / Mercer)

- **Professions Covered:** Therapy disciplines, Nurses, and Healthcare professionals.
(Often partnered with professional associations like ASHA or APTA for member discounts).
- **Website:** www.proliability.com
- **Phone:** 1-800-375-2764

CM&F Group

- **Professions Covered:** PTs, OTs, SLPs, Homecare Aides, and Clinics/Agencies.
- **Website:** www.cmfgroup.com
- **Phone:** 1-800-221-4904