Chiropractors Insurance

Healthcare & social services - coverage overview, limitations and how to get a quote



OVERVIEW

Chiropractic malpractice is one of the more affordable medical classes, and carriers mainly look at the modalities you use and who performs them.

WHAT'S COVERED

Professional liability
Claims of injury from adjustments, manipulation or therapy.

General liability
Patient and visitor injuries on your premises.

Business property
Tables, X-ray and therapy equipment in your office.

Board defense
Legal costs to answer a licensing board complaint.

Cyber and HIPAA
Breach response for patient records and billing data.

Good to know
A policy that names associate chiropractors and covers massage therapists you employ keeps everyone under one form.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Sexual misconduct (often sublimited)
- × Billing fraud and services outside your scope of practice

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- License number for each chiropractor
- Modalities and therapies offered
- Number of patient visits per week
- Current declarations page

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/chiropractors/

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