



BITNER HENRY
INSURANCE GROUP

*Serving Those Who
Serve Others*



RISK MANAGEMENT FOR
**RECOVERY &
ADDICTION TREATMENT
PROGRAMS**



RECOVERY PROGRAMS

As an insurance agency who specializes in serving those who serve others, we understand the importance of recovery and addiction treatment programs. We want your organization and employees to be able to continue doing great work at your center. There are several types of insurance coverage that we recommended you have to protect your organization.

COVERAGES WE RECOMMEND:

- *Property*
- *General Liability*
- *Professional Liability*
- *Abuse & Molestation*
- *Commercial Auto*
- *Crime - Employee Dishonesty*
- *Directors & Officers Liability*
- *Employment Practices Liability*
- *Cyber Liability*
- *Workers' Compensation*

OTHER OPTIONAL COVERAGES:

- *Volunteer Accident Protection*
- *Youth Accident Protection*
- *Umbrella (Excess Liability)*



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COMMON RISKS FOR RECOVERY PROGRAMS

Your organization faces unique risks, which can quickly result in significant financial losses and damage to your hard-earned reputation. We are here to serve you with an individualized risk assessment and expert advice to help you prevent these losses, giving you the peace of mind to do what you do best.

THE TOP 4 CAUSES OF CLAIMS

1. SLIPS, FALLS AND OTHER FACILITY ACCIDENTS :

- Secure heavy furniture and electronics so they can't tip over and cause injuries.
- Conduct proper routine facility maintenance and inspections and make timely repairs.
- Provide good lighting and signage both indoors and out.
- Properly train employees, volunteers, and program participants on fire safety, emergency and evacuation procedures.
- Properly label, store, use and dispose of hazardous chemicals.

2. TRANSPORTATION ACCIDENTS:

- Vehicles should be inspected, well maintained, and properly equipped for loading, securing, and transporting all types of individuals and their medical equipment.
- Employees and volunteers should be properly licensed and trained to avoid accidents or injuries.
- Transportation routes and procedures should be pre-established, documented, and memorized by employees and volunteers..
- All transportation incidents and accidents should be well documented.



COMMON RISKS FOR RECOVERY PROGRAMS

(CONTINUED)

3. THIRD PARTY PROVIDER ISSUES:

- Protect your organization from claims of negligence, misrepresentation or inaccurate advice given by third party, independent contractors/providers, such as physicians and counselors.
- Properly screen all third party providers and secure signed agreements for specific services and timelines.
- Ensure that all providers carry the proper Professional Liability Insurance coverage and require copies of Certificates of Insurance.

4. SEXUAL ABUSE AND HARASSMENT:

- Conduct full background screening and regular drug testing on all employees and volunteers.
- Provide proper awareness and prevention training.
- Develop, document and implement sound policies and procedures.
- Create a climate of "non-retaliation" and confidentiality to encourage the reporting of incidents.
- Promptly investigate and document all reported incidents and take immediate corrective actions.

Nothing is more important than the safety of the recovery patients you care for. Anything can happen, but making sure your employees are properly trained, that you have the proper agreements with independent contractors, and that you have the right amount of insurance coverage can go a long way to prevent claims and manage your risks. Contact us with any insurance or risk management questions. We want to keep your addiction treatment center safe!



HIRING PROCESS FOR RECOVERY PROGRAMS

STEP 1: APPLICATION

- Each applicant should fill out a written application with a signed release giving permission to run a criminal background check.

STEP 2: REFERENCE CHECKS

- Require that each applicant provides professional and personal references.
- Contact each one to get a better sense of the applicant's character.

STEP 3: PERSONAL INTERVIEW

- Conduct a personal interview with each candidate in person, before they are hired.

STEP 4: CRIMINAL BACKGROUND CHECK

- Run a multi-level criminal back ground check on each employee. This includes checking state and federal records, and sex offender registries.

STEP 5: EDUCATION VERFICIATION

- Obtain records such as transcripts, to verify that the candidate received the education that is required for the position.

STEP 6: DRIVING RECORD CHECK

- If applicable, check the candidate's driving record if they will be driving for your organization.

STEP 7: DRUG TEST

- Have each candidate take a drug test before hire, to make sure they are not taking any illegal substances.

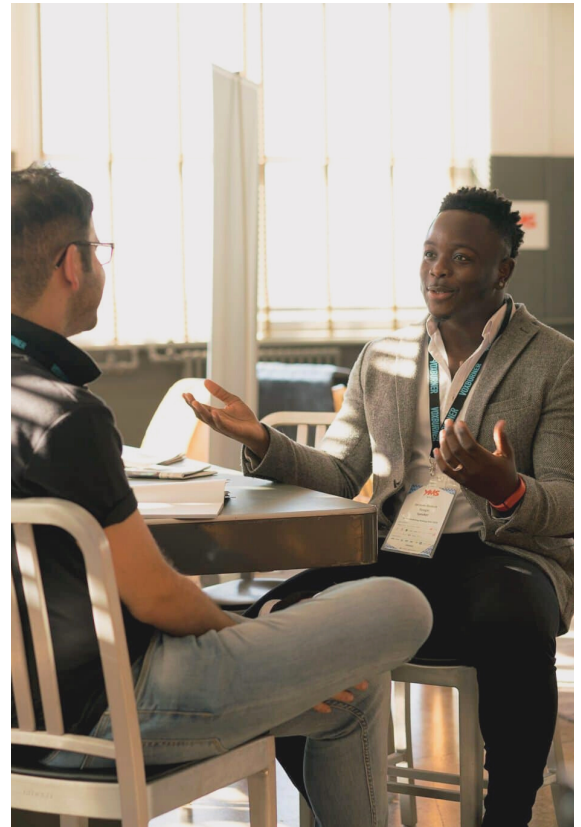


EMPLOYEE TRAINING GUIDE

As an organization that supports and/or houses those in addiction treatment or recovery, it is vital that your staff is highly trained in order to minimize your risks. You should hold training for your employees on either a monthly or quarterly basis to account for turnover, and make sure to document all training that occurs.

IMPORTANT TOPICS FOR TRAINING YOUR EMPLOYEES:

- First aid and CPR
- Emergency plans and procedures (Active shooter, intruder, natural disaster, etc.)
- Recognition and prevention of neglect
- Prevention of infectious diseases
- Medication administration
- Preventing and responding to food allergies
- Prevention of harassment and sexual abuse
- Indoor and outdoor safety (Equipment inspections, etc.)
- Restricted areas (Kitchen, stairs, cleaning supplies, etc.)
- Safe Transportation



For more information and resources on developing your employee training and handbook, contact your dedicated Bitner Henry Insurance agent. We're here to help you assess your risks, develop sound practices, and make sure you have the proper insurance coverage.



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