

A photograph showing a woman with long brown hair lying on her back on a therapy table. She is wearing a blue tank top and black shorts. A therapist in a white polo shirt is standing behind her, performing a physical therapy treatment on her leg. The background is a plain, light-colored wall.

COMPREHENSIVE THERAPY INSURANCE SOLUTIONS

VGM Insurance Services offers coverage designed by therapy professionals specifically *for the therapy industry*. Our solutions are customized by our team of experts for the unique needs of your business.

WHO IT COVERS:

- ▶ Physical Therapy
- ▶ Occupational Therapy
- ▶ Speech Therapy
- ▶ Massage Therapy
- ▶ Athletic Trainers
- ▶ Physical Therapy Assistants
- ▶ Contracted Workers

WHAT IT COVERS:

- ▶ Professional Liability
- ▶ General Liability
- ▶ Property
- ▶ Workers' Compensation
- ▶ Auto
- ▶ Umbrella
- ▶ Audit Coverage
- ▶ Cyber Liability
- ▶ Directors and Officers
- ▶ Employment Practices Liability
- ▶ Fiduciary Liability
- ▶ Crime



VGM Insurance helps practices all over the country **save significantly** on their insurance costs, all while enhancing their coverage and helping to minimize risk!

WHY CHOOSE US?

- ▶ We offer tailored, industry-specific products and pricing.
- ▶ Our specialized team is focused only on the therapy industry.
- ▶ We offer corporate counsel and in-house claims expertise.
- ▶ We can work directly with you or with your local insurance agent.
- ▶ We provide access to a complete portfolio of risk management resources for your business.

"We have saved over 30 percent on our insurance premiums through VGM Insurance. It's better coverage, and we are saving thousands of dollars every year."

Lee Glasoe, OTR/L, CHT
CEO, Administrator
Prairie Rehabilitation

"VGM Insurance has showed us that there is huge value in making a change. We've saved close to 40 percent, the package is significantly better, and we're exposed to less risk as a result. The decision was a no-brainer."

Ben Sharpe, CEO
RET Physical Therapy

It's time to make a change.

Partner with us today!

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