

A photograph of a male physical therapist in a white shirt and glasses assisting a female client in a blue shirt with a dumbbell exercise. The therapist is standing behind the client, holding her arm to guide her as she lifts a green dumbbell. In the background, there are anatomical charts on a wall and a hanging plant.

PHYSICAL THERAPY PROGRAM

For over 30 years, VGM Insurance has been dedicated to creating specialty programs and customized solutions for the unique needs of the businesses we serve.

OUR CUSTOMERS

- Physical Therapy Providers
- Occupational Therapy Providers
- Speech Therapy Providers
- Massage Therapy Providers
- Athletic Trainers

OUR COVERAGES

- Commercial General Liability
- Professional Liability
- Excess Liability
- Property
- Business Auto
- Workers' Compensation
- Directors and Officers
- Employment Practices Liability
- Cyber Liability
- Surety Bonds

PARTNER WITH US TODAY!

www.vgmprograms.com | 800-362-3363 | info@vgmprograms.com



PROGRAM HIGHLIGHTS

- **Flexibility:** We can work directly with you or with your local insurance agent.
- **Enhanced Coverage and Competitive Pricing:** Our programs are designed by industry experts, providing the coverage your business needs at competitive prices.
- **Trusted Carrier Partners:** We work only with A.M. Best 'A' Rated or higher carriers. You can trust us to protect your business.
- **Risk Management Expertise:** Access to our in-house corporate counsel and claims team, as well as a full portfolio of risk management resources, helps you manage your risk and defend your business.

VALUE-ADDED BUSINESS SOLUTIONS

Partnering with us provides access to a variety of services and solutions to help your business thrive, including:

- Online Continuing Education and CEUs
- Technology/Network Security Solutions
- Web Marketing Solutions
- Audit/Compliance Assistance and Education
- Group Purchasing Solutions
- Nationwide Referral Networks
- Government Advocacy



PARTNER WITH US TODAY!

www.vgmprograms.com | 800-362-3363 | info@vgmprograms.com

The coverage features are provided solely for descriptive purposes, do not provide a complete description of coverages, and do not in any way alter the terms and conditions of the insurance policy. These coverage features may not be available to all policyholders and may not be available in all states or jurisdictions. Consult your insurance policy for specific coverage terms, conditions, limits, limitations and exclusions.