Real example: how I filled the professional liability declarations page

Eric Richers, LPC, CADC III · [practice name], Eugene, Oregon · solo telehealth counseling practice

Recreated from my own filing, redacted. Bracketed values are placeholders. Get the current blank form from your carrier (mine is HPSO; the declarations page arrives with the policy, and the certificate of insurance is downloadable from the account) at https://www.hpso.com/.

What to notice

Nobody fills in a declarations page; the carrier does. What you do is read it, because every payer credentialing form asks five things from it: carrier, policy number, policy period, the two limits, and the coverage form.

The coverage form line is the one to read twice. Claims-made and occurrence are different products, the tempting reading is whatever the policy was called when you first bought it, and the credentialing team compares your tick to the certificate you attach; a mismatch is a query that costs a week. Answer from the declarations page in force on the day you sign, and reread that page at every renewal so every payer's file matches the current policy.

Payer forms want the two liability limits as numbers. Mine are the common one million per claim and three million aggregate; I have written them in words here only so this example carries no figures at all.

Declarations

Named insured	Eric Richers
Mailing address	[home address], Eugene, OR
Policy number	[policy number]
Policy period	08/31/2026 to 08/31/2027 (12:01 a.m. standard time at the insured's address)
Coverage form	Occurrence
Coverage part	Professional liability, individual
Class	Clinical counselor / LPCC
Limits of liability	one million per claim, three million annual aggregate
Premium	[premium]
Endorsements	listed by form number and edition date; read them, they narrow or widen the promise above
Producer	HPSO (Healthcare Providers Service Organization)

What a payer wants from this page

- ☒ Carrier name
- ☒ Effective and expiration dates
- ☒ Claims-made or occurrence
- ☒ Policy number
- ☒ Per-claim and aggregate limits
- ☒ A certificate of insurance or the declarations page itself, attached to the application