



REMEDIAL MASSAGE THERAPISTS ASSOCIATION

novex

Just what am I covered for?

- Commercial General Liability
 - this covers liability arising out of the operation of your business; e.g. client slips on your slippery floor and hurts himself
- Professional Liability
 - coverage for bodily injury arising from the improper performance of therapy applied to a patient

NOTE: As is normal in insurance policies from all insurers, neither of these coverage's will respond in the event of a criminal trial, only for civil trials (lawsuits). For instance, if a therapist assaults a patient (or is alleged to have done so), the policy will not respond. Coverage applies for bodily injury or property damage as a result of the therapist's actions, subject to the policy exclusions.

YOUR POLICY WILL INCLUDE:

COMMERCIAL GENERAL LIABILITY

- \$5,000,000 Per Claim
- \$5,000,000 Aggregate
- Occurrence Form
- No deductible, except property damage claims which have \$1000 deductible
- \$5,000,000 Non-Owned Auto
- \$5,000,000 Employers Liability
- \$5,000,000 Advertising Liability
- \$250,000 Tenants Legal Liability
- \$10,000 Medical Payments

PROFESSIONAL LIABILITY (Also known as PLI, Malpractice Liability or Errors & Omissions Insurance)

- \$5,000,000 Per Claim
- \$5,000,000 Aggregate
- Occurrence Form
- No Deductible

LEGAL EXPENSE COVERAGE

- \$25,000 which includes disciplinary committee hearings as well as criminal actions and civil suits, provided the therapist is found not guilty of the criminal charge

BUSINESS PROTECTION COVERAGE

- \$10,000 Basket of Coverage which can be used to cover contents, business interruption, glass, property in transit, property off premise, etc. Every massage therapist will have this coverage whether they are working in a clinic, at home or in a client's home, subject to \$500 deductible
- \$750 Lap Top Coverage, subject to \$250 deductible

*** NOTE *** - Property coverage can be increased for a modest additional premium.

*** NOTE *** - That the above represents guidelines regarding the policy. Actual policy wordings govern.

Your policy will include the following modalities. If you are practicing or offering any other services not listed below, please contact Dusyk & Barlow Insurance to obtain separate coverage:

- Active Release
- Accupressure
- Alexander Method
- Aromatherapy
- Bioflex Laser Therapy
- Bowen Therapy
- BrainGym
- Crainialsacral
- Deep Muscle
- Feldenkrais Technique
- **Fire Cupping - \$150 surcharge (\$250,000 liability limit, subject to a \$2500 deductible)**
- Healing Touch
- Hot Stone Therapy
- Hydrotherapy
- Indian Head/Foot Massage
- Infant massage
- Integrative manual therapy
- Joint mobilization
- Manual Lymphatic Drainage
- Muscle Energy Technique
- Myofascial Release
- Lensen
- Lomi-Lomi Massage
- Neuromuscular Therapy
- Onsen
- Orthobionomy
- Pre & postnatal massage
- Raindrop Therapy
- Reflexology
- Reiki
- Relaxation Massage
- Shiatsu
- Shockwave Therapy
- Sport Massage(including athletic taping and bracing)
- Strain/Counterstrain
- Structural Integration
- Suction Cupping
- Swedish Massage
- TENS Therapy
- Therapeutic Massage
- Therapeutic Touch
- Touch for Health/RESET
- Traditional/Thai/Thai Yoga Massage
- Trager
- Trigger Point
- Visceral Manipulation
- **Yoga (\$100 surcharge)**