



Premium LIABILITY INSURANCE POLICY
FOR THE ASSOCIATION OF NEW BRUNSWICK
MASSAGE THERAPISTS

POLICY INCLUDES:

Included in this annual policy is the following:

- **\$5,000,000 Professional Liability**
Which is any claim brought forth through your actions or non-actions for example: you cause injury to a third party during the course of your professional service.
- **\$5,000,000 General Liability**
Which is any claim brought forth by bodily injury or property damage you cause to a third party, and for situations that are not in your control. For example if someone were to slip and fall coming to your appointment.
- **\$500,000 Tenants Legal Liability**
Damage you may cause to premises you rent or occupy. This insurance applies to property damage caused by fire, explosion, smoke or leakage from fire protective equipment to the rented premise. It does not cover your equipment.
- **\$25,000 Legal Expense Coverage**
Must be reported within 60 days of notification of any allegation against you.
- **\$10,000 Criminal Defense Cost Reimbursement**
Applies to allegations of sexual, physical, or verbal abuse. This coverage will reimburse you for legal expenses in the defense of an allegation, provided you plead not guilty and are found not guilty.
- **\$10,000 Personal Protection Package**
Provides you with a basket of coverage's including: business equipment, business interruption, glass, property in transit to name a few.
- **Legal Guard**
24/7 Telephone access to legal information service for questions relating to your business.

This policy is an **OCCURRENCE BASED FORM** which means claims are covered when they occur during the policy term, regardless of when they are reported. For example if you stop paying for an occurrence based policy when you stop practicing, you will still have coverage for when you were practicing, no matter when the actual claim is reported.

This policy allows up to \$25,000 in **PRODUCT SALES**. Products must relate to your modality, they cannot be self manufactured, tampered with, nor relabeled. Products can only be sold to existing clients.

ADDITIONAL MODALITIES:

We can insure more than 365 modalities, however your policy only insures you for the modalities listed on it. If you practice other modalities you must advise us, so we can determine whether or not it can be included on this policy. Please note some modalities are subject to additional premiums.

COVERAGE LIMITS:

This **INDIVIDUAL LIABILITY POLICY** is designed to cover you as an individual practitioner and is not intended to cover Employees, Sub-Contractors, Business Partners or a Commercial Office space you may be renting over 200 SQFT. The Insurance limits of this individual policy, is not sufficient for business practices that fall outside these parameters.

With this in mind we have introduced two new options for the Individual practitioner whose practice has out grown the individual policy, these options allows that extended coverage for practitioners, who are expanding their practice but not quite in need of a full business policy yet.

The options are as follows:

OFFICE CONTENTS POLICY:

OFFICE CONTENTS POLICY:

Additional annual premium of \$295.00 (plus tax where applicable)

This policy is designed to give coverage for practitioners who are renting or leasing commercial space up to 800 SQFT, and can have 2 other practitioners, Employees and or Sub-contractors working in their office space. This will give you the following additional coverage's:

- **\$25,000 Contents Coverage**
Covers your furniture, equipment, improvements you make to the space another property owned by you or for which you are legally liable.
- **\$50,000 Extension Package**
Covers items such as glass, outdoor signs, property in transit, contents temporarily at unnamed locations(22 items), \$500.00 Money Coverage.
- **\$50,000 Business Interruption**
Loss of income due to an insured loss.
- **Crime Insurance**
Employee dishonesty, robbery.
- You can have **up to 3 Practitioners / Employees / Sub-Contractor** (including yourself) with their own professional liability policy working in your office space.

OFFICE CONTENTS PLUS POLICY:

OFFICE CONTENTS PLUS POLICY:

Additional annual premium of \$650.00 (plus tax where applicable)

This policy is designed to give proper coverage for practitioners who are renting or leasing commercial space up to 1500 SQFT, and can have 4 other practitioners, Employees and or Sub-contractors working in the commercial office space you rent or lease. This will give you the following additional coverage's:

- **\$100,000 Contents Coverage**
Covers your furniture, equipment, improvements you make to the space another property owned by you or for which you are legally liable.
- **\$50,000 Extension Package**
Covers items such as glass, outdoor signs, property in transit, contents temporarily at unnamed locations(22 items), \$500.00 Money Coverage.
- **\$50,000 Business Interruption**
Loss of income due to an insured loss.
- **Crime Insurance**
Employee dishonesty, robbery.
- You can have **up to 5 Practitioners / Employees / Sub-Contractor** (including yourself) with their own professional liability policy working in your office space.

If you have any questions or concerns regarding your policy please do not hesitate to contact our Group Department.
Call us at 1-877-768-2262 or email info@ineedapolicy.com