



Association of New Brunswick Massage Therapists (ANBMT)

Insurance Renewal

January 1, 2023

This Summary of Insurance has been prepared for information purposes only. The insuring agreements, general terms, conditions and exclusions of the actual policy will govern specific application of the various coverages referred to herein. In all cases the actual policy documents will supersede the Summary of Insurance.



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1. General/ Professional Liability Coverage

| | | |
|------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|
| Limits of Insurance | \$3,000,000. | Bodily Injury and Property Damage – Each Occurrence Limit |
| | \$3,000,000. | Personal Injury and Advertising Injury Limit |
| | \$ 500,000. | Tenant's Legal Liability Limit – Any one premises |
| | \$ 5,000. | Medical Payments Limit – Any one person |
| | \$ 3,000. | Property Insurance (Massage Therapy Contents/Equipment) – Per occurrence |
| | \$ 5,000. | Identity Theft |
| Aggregate Limits | \$5,000,000. | Commercial General Liability Insurance – General Aggregate |
| | \$3,000,000. | Products Completed Operations – Aggregate Limit |
| Additional Extensions of Coverage | \$3,000,000. | Standard Non-Owned Automobile Liability Policy (S.P.F. 6) – Any one accident |
| | \$ 50,000. | Damage to Hired Automobiles |
| | \$3,000,000. | Employee Benefits Liability |
| | \$3,000,000. | Employers Bodily Injury Liability Coverage Extension – Any one action |
| | \$ 250,000. | Abuse Limited Liability |
| Deductible | \$ 250. | Each claim, all losses except, |
| | \$ 500. | Each claim, Property Insurance |
| Professional Liability Limits | \$3,000,000. | Professional Liability Insurance – Each Occurrence Limit |
| | \$5,000,000. | Professional Liability – Aggregate |
| | \$ 25,000. | Disciplinary Action Legal Expenses Reimbursement |
| Deductible | \$ Nil | |
| Total Annual Premium | \$ 90. | Per Individual Member |
| Including | Employee Benefits Liability Insurance Employers Liability Extension Standard Non-Owned Automobile Liability Contractual Liability Excluding Long-term Leased Vehicles Liability for Damage to Non-Owned Vehicles | |

2. Modality Coverage

| | | |
|--------------------------------|-------------------------------------------------------------------------|------------------------------------|
| Limit of Liability | \$1,000,000. | Per Claim |
| | \$1,000,000. | Aggregate Limit |
| Deductible | \$ Nil | |
| Total Annual Premium | \$ 150. | Acupuncture, per Individual Member |
| | \$ 75. | Ultrasound, per Individual Member |
| Applicable Endorsements | Territorial Limits – suits in Canada Amended Bodily Injury Exclusion | |

Sponsorship

As a committed partner, Trisura will provide the ANBMT with an amount equal to 1.5% of the gross annual premium written subject to a maximum of \$5,000 upon binding coverage of the 2023-2024 insurance program as presented. This amount will be made available to the ANBMT in December to assist with advertising or to be applied as the Association sees fit.

In addition, as in the past BFL will continue to attend your Annual General Meeting/ Tradeshow and contribute to prizes or sponsorship of the event.





Trisura Guarantee Insurance Company

Trisura Guarantee Insurance Company is a Canadian-based property and casualty insurance company licensed to conduct business throughout Canada. Trisura is uniquely positioned to address mid-market risks in Corporate Risk and Surety, distributing its products through independent insurance brokers. Trisura is supported by a select group of international reinsurers with A or A+ ratings from A.M. Best.

What We Offer

Our core lines of business include Surety and Corporate Risk.

Within the Surety Division we offer the following products: Contract Surety including Performance Bonds, Labour & Material Payment Bonds and Bid Bonds; Commercial Surety including Fiduciary Bonds, License and Permit Bonds, Lost Instrument/Document Bonds and Customs & Excise Bonds; Developer Surety including TARION and subdivision bonds. Trisura is a member of the Surety Association of Canada and has also been approved by the Treasury Board of Canada as an acceptable surety bonding company.

The Corporate Risk Division includes the following products: Directors' and Officers' Liability Insurance for private, public and non-profit corporations; Fiduciary Liability Insurance; Employment Practices Liability Insurance; Fidelity (Crime) Insurance, including the 3D Bond and Financial Institution Bonds; Miscellaneous Professional Liability Insurance for professionals such as management accountants, management consultants, property managers, arbitrators and placement agencies; Technology Professional Liability Insurance and Media Liability Insurance.

Principal Investor

Brookfield Asset Management Inc., a global asset manager focused on property, power and other infrastructure assets, with approximately US\$90 billion of assets under management, is the principal investor of Trisura.

Agency Ratings

In Canada the Office of the Superintendent of Financial Institutions (OSFI - the federal regulator) fulfills the role played by A.M. Best in the United States. Canadian federally incorporated insurance companies must meet stringent financial and operational requirements before OSFI will issue letters patent and an order to commence and carry on business. When both are granted the insurance company must then apply for a License in each province in which it wishes to conduct business. Many of the provinces also perform a separate financial and business review. Trisura has exceeded both the federal and provincial requirements and is licensed to conduct business across Canada.

In addition to exceeding the federal and provincial licensing requirements, Trisura's principal investor, Brookfield Asset Management Inc., is rated by Standard & Poor's and the Dominion Bond Rating Service. Brookfield's credit ratings as of July 15, 2008 are as follows:

| Brookfield Asset Management Inc. | Standard & Poor's | Dominion Bond Rating Service |
|----------------------------------|-------------------|------------------------------|
| Commercial Paper | A-1 (low) | R-1 (low) |
| Term Debt | A- | A (low) |

a step above

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3. Modalities within the Scope of Practice

The Professional Liability Insurance policy of ANBMT will cover to the scope of practice of massage therapy. The scope of practice is defined as:

The practice of massage therapy is the assessment of the soft tissues and joints of the body and the treatment and prevention of physical dysfunction and pain of the soft tissues and joints by mobilization to develop, maintain, rehabilitate or augment physical function, or relieve pain, and does not include manipulation or movement of the spine or the joints of the body beyond an individual's usual physiological range of motion, using a high velocity, low amplitude thrust. (Section 3(4) of the Massage Therapy Act, 2013)

Modalities in the Scope of Practice include, but are not limited to:

Any modality which directly relates to the practice of massage therapy, as approved by the CMTNB, such as the study of:

- Active release
- Acupressure
- Acupuncture
- Anatomy and Physiology
- Aquatic massage therapy
- Activity of normal life intervention (ANLI) assessment
- Baths
- Bowen
- Cardiopulmonary resuscitation (CPR)
- Clinical and orthopaedic assessments
- Cold Packs
- Communication and the therapeutic relationship between therapist and patient
- Cranial Sacral Therapy including Unwinding
- Deep Connective Tissue
- Deep Muscle
- Deep Flow
- Esalen Tissue
- Ethics
- First Aid
- Hot Packs
- Hot Stone Therapy
- Infant massage
- Integrative Manual Therapy
- Joint Mobilization
- Jurisprudence
- Labour support
- Lomi Lomi
- Manual Lymph Drainage
- Muscle Energy
- Myofascial Release
- Neuromuscular Therapy

- Neuromuscular Integration and Structural Alignment (NISA)
- Orthobionomy
- Pain management
- Pathology
- Perinatal and pregnancy
- Proprioceptive Neuromuscular Facilitation (PNF)
- Policies and Procedures of CMTNB
- Reflexology
- Remedial Exercise
- Research literacy
- Rolfing
- Self care
- Shiatsu including Moxibustion
- Sports Massage including athletic taping & bracing
- Strain/Counterstrain
- Structural Integration
- Swedish
- Therapeutic exercise
- Traditional Thai
- Trigger Point Therapy
- Tui Na
- Visceral Manipulation

All other modalities are subject to approval by the Continuing Education Committee.

* while acupuncture is considered to be within the scope of practice of massage therapy, additional post-graduate training is required. In addition, acupuncture within the scope of practice of massage therapy carries an additional risk of harm and therefore an added premium is required to extend coverage to this modality.

Coverage for Complementary Activities

The Professional Liability Insurance Program will also extend coverage to activities that are outside of but considered complementary to the scope of practice of massage therapy. In these circumstances, the activity should be provided as part of a massage therapy treatment plan.

Modalities considered complementary to massage therapy include but are not limited to:

- Alexander Technique
- Aromatherapy
- Feldenkrais
- Electrical therapy techniques including: IFC , TENS, Therapeutic Ultrasound, Pulsed High Frequency- Low Intensity Laser Therapy
- Guided Imagery
- Healing Touch (not yet approved by CMTO)
- Inhalation Therapy
- Kinesiology
- Meditation
- Pilates
- Reiki (1st degree only)
- Therapeutic Touch
- Touch for Health
- Trager
- Yoga
- Business or insurance practices and procedures in massage therapy

*Please note Yoga and Pilates must not constitute more than 30% of the therapists overall practice. In the event the threshold of 30% is exceeded, additional insurance may be purchased separately.

Optional Additional Modality Coverage

| Modality: | Additional Flat Premium: |
|-----------------------------------------------|--------------------------|
| Lavashell | \$ 75.00 |
| Radial Shockwave | \$ 75.00 |
| Acqua Lymphatic Therapy | \$ 75.00 |
| Gua Sha (within scope of practice) | \$ 0.00 |
| Bowen (within scope of practice) | \$ 0.00 |
| Aesthetics and/or Reflexology | \$ 75.00 |
| Osteopathic Manual Techniques* | \$ 75.00 |
| Personal Training* | \$ 75.00 |
| Shock Wave Therapy* | \$250.00 |
| Yamuna Body Rolling | \$100.00 |
| Aesthetics (sugaring/waxing) | \$ 75.00 |
| Aesthetics (manicure/pedicure) | \$ 75.00 |
| Nutrition Counselling | \$ 75.00 |
| Foot Reflexology(within scope of practice) | \$ 0.00 |
| Reflexology (within scope of practice) | \$ 0.00 |
| Myofascial Cupping (within scope of practice) | \$ 75.00 |
| Yoga* | \$ 75.00 |
| Yoga Instructor | \$125.00 |
| Pilates* | \$150.00 |
| Fitness Instructor | |
| Acupressure using Dolphin Neurostim* | |

* Activity must not constitute more than 30% of the therapists' overall practice.

4. Health & Dental Coverage

BFL Canada Consulting Services Inc. will be pleased to partner with The Association of New Brunswick Massage Therapists to provide comprehensive coverage exclusively to its members.

Your Provincial Health Insurance Plan doesn't fully cover many everyday medical expenses like prescription drugs, dental service, prescription eye wear and much more. These out-of-pocket expenses add up quickly and could leave you and your family financially vulnerable.

Our plans are designed for individuals, couples, single parents and families. Customized features of the plan allow you the flexibility to meet your financial needs.

The Association of New Brunswick Massage Therapists Health and Dental Plan have many levels of protection to choose from, you'll pay only for the coverage you need. **Some plans require no medical evidence.**

The Association Health and Dental Plan offer these features:

- ❖ Prescription Drugs
- ❖ Dental Care
- ❖ Combined Prescription Drug and Dental Care
- ❖ Homecare and Nursing
- ❖ Ambulance Services
- ❖ Vision Care
- ❖ Accidental Dental Care
- ❖ Medical Equipment and Supplies
- ❖ Hearing Aids
- ❖ Survivor Benefit

And much more!

If you are self-employed or a small business owner, your premiums may be tax deductible.

How to Enrol

For more information, please contact Nicholas Landry at:
1-800-668-5901 or Nick's direct line 416-915-3460.

E-mail: nlandry@bflcanada.ca

Final Expense Coverage

- ❖ **Coverage up to \$25,000 (issue ages 30-85, coverage to age 100)**
- ❖ This guaranteed issue life insurance plan is perfect for covering the cost of final or funeral expenses in the event of your death.
- ❖ 4 times the benefit will be paid if your death is due to an accident Benefits
- ❖ If you are diagnosed with a terminal illness with a prognosis of death within twelve months, you will be paid 50% of the Final Expense Coverage in force provided insurance has been in force for at least 2 full years at the time of diagnosis.

Accidental Death and Dismemberment Coverage

- ❖ **Coverage: \$300,000 or \$500,000**
- ❖ A lump sum payment for specific losses, in addition to any other insurance you may have
- ❖ Principal sum amount is paid in the event of Death, Paraplegia, Hemiplegia or Quadriplegia.
- ❖ Includes an enhanced loss schedule, as well as benefits like day care, education, home alternation/vehicle modification, and seat belt benefit.
- ❖ Includes \$100,000 Accidental Medical Reimbursement Benefits if you are an Edge Loss of Income policyholder. (not applicable to family members).
- ❖ *Family Coverage available:* Spouse 50% of the benefit you select for yourself, if you do not have any eligible Dependent Children, your Spouse will be insured for 60%. Each Dependent Child will be insured for 15% of the benefit you select for yourself, if you do not have a Spouse, each Dependent Child will be insured for 20%.

Critical Illness

- ❖ **Coverage up to \$25,000 (Issue Ages 18-65)**
- ❖ A tax free lump sum payment to you when diagnosed with Critical Illness Conditions (subject to Pre-Existing Condition limitation) as follows:

| | |
|---------------------------------------|----------------------------------------------|
| 1. Cancer | 9. Major Burns |
| 2. Blindness | 10. Major organ Failure Requiring Transplant |
| 3. Paraplegia/Quadraplegia/Hemiplegia | 11. Benign Brain Tumor |
| 4. Dismemberment | 12. Lou Gehrig's Diseases (ALS) |
| 5. Heart Attack | 13. Stroke |
| 6. Coronary Artery Bypass Surgery | 14. Multiple Sclerosis |
| 7. Kidney Failure | 15. Coma |
| 8. Loss of Speech | 16. Deafness |

Injury Only Disability Insurance

- ❖ **Monthly Benefit: \$1,000**
- ❖ Partial Disability Benefits: 50% of your benefit for up to 180 days
- ❖ Waiver of Premium: after 30 days of Total Disability while benefits are payable
- ❖ Return to Work Assistance Benefit: Rehabilitation and financial assistance in returning to work.
- ❖ Accidental Medical Benefit; Providing reimbursement up to \$10,000 for a number of medical expenses not covered by government health insurance plans.
- ❖ Elimination Period: 0 day or 30 day
- ❖ Benefit Period: 5 years or to age 70

This document was issued by:

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