

Preventative Health Services Group Insurance Program

Program highlights and benefits (October 1, 2020 to October 1, 2021 policy period)

As a Preventative Health Services Practitioner your primary focus is to help your clientele lead a happy and healthier life through alternative treatments and healing methods. The last thing that you would expect is that you could potentially harm your clients through your actions and be liable for any damages or injuries that occur. Regardless of fault, these claims can be costly, time consuming and damaging to your reputation.

- ◆ The Preventative Health Services Group in partnership with Aon have identified these concerns and together they have created the **Preventative Health Services Group Insurance Program** for Preventative Health Practitioners.

Through this program you will have the opportunity to obtain Professional & General Liability coverage for an extensive list of various modalities with liability limits up to a \$5,000,000 limit. Optional Property, Business Interruption and Crime coverage are also available.

Professional Liability (also known as Errors and Omissions insurance) provides coverage for losses for which you become legally obligated to pay as a result of any act, error or omission in the performance of professional services you render to clients.

Commercial General Liability insurance provides coverage for losses for which you become legally obligated to pay as a result of any third party claim due to bodily injury or property damage. Claims commonly involve a slip & fall at your premises, or a property owner suing you for damage caused to the building in which you occupy.

- ◆ This exclusive insurance program will provide you the peace of mind in knowing that if you, as a Professional, have been named in a lawsuit you will have the coverage needed to avoid paying costs including expensive lawyer fees, out of your own pocket.

Other optional coverage available

Property and Business Interruption Coverage

Property insurance under the program will provide coverage for all office contents owned by the practitioner on and off premises. Coverage is provided on a broad form wording which covers loss of property to "all risks" subject to the exclusions listed on the policy. **Business Interruption** will cover loss of income due to an insured peril and extra expenses involved with operating out of a new location due to a loss.

Crime Insurance Coverage

Crime Insurance coverage will provide coverage for funds stolen due to employee or volunteer fraud as well as extending to include credit card forgery and money & securities lost on and off your premises.

Extended reporting period (ERP)

Liability does not cease because you retire or plan to leave your practice. An extended Reporting Period (ERP) allows for an additional period in which to report claims for errors and omissions which occurred prior to the term of the ERP. Professional Liability policies, like the Preventative Health Professional Liability Policy are almost universally written on a 'claims made and reported basis', which requires that there be a policy in force at the time a 'claim is made' in order for coverage to apply, regardless of when the actual or alleged wrongful act occurred. This Professional Liability program provides ERP options of one, two, three or five years and an unlimited option for purchase.

Major benefits of program include:

Service excellence

- Fast turnaround times; efficient high level of service
- Aon's unparalleled claims advocacy experts

Outstanding coverage

- Pre-negotiated, market-leading coverage enhancements
- Exclusive wording
- Peace of mind through best-in-class coverage

New Modalities Added

- Chowa Do Ki Therapy
- Compassionate Inquiry
- Concious Living Investigation
- Electromagnetic Therapy/ Pulsed
- Electromagnetic Field
- Health Coach
- Rapid NeuroFascial Reset
- The Resilience Toolkit

Key Highlights

- Professional & General Liability limits available from \$2,000,000 to \$5,000,000
- Teaching extension included for certain modalities
- Professional Liability coverage has defence costs in excess of the limit, with a Worldwide territory subject to suits brought in Canada
- Defence Cost for Alleged Criminal Acts or Abuse Endorsement up to \$200,000 included
- Professional Liability coverage extends to any employee of the insured, including students and volunteers
- Abuse Coverage included up to \$25,000
- Optional Business Interruption coverage available
- Extended reporting period options of one to five years and an unlimited option available with regards to Professional Liability
- Privacy and Data Protection coverage with limits of \$75,000 included at no additional premium

Insured Modalities

Aboriginal traditional therapist	Dance Therapy / Zumba	Lomi ancient massage	Reflexology
Access Bars/Access Consciousness	Deep tissue/sports massage	Lymphatic drainage massage	Registered massage therapy (excluding Ontario)
Acupressure	Doula services	Magnetic therapy	Reiki/sonic reiki
Amatsu	Eden energy medicine	Manicure / Pedicure	Rejuvenating face massage
Applied kinesiology	Electromagnetic Therapy/ Pulsed Electromagnetic Field/ BEMER	Matrix energetics	Relaxation massage
Aquatic exercise therapy	Emotion code	Meditation training	Sekhem energy healing
Aromatherapy	Emotional freedom technique	MELT Method	Shamanic healing/coaching
Ashiatsu	Esoteric therapy	Microdermabrasion	Shiatsu
Avalon/Ajna Led light therapy	Exfoliations	Movement Therapy	Sho-tai
Axiatonal alignment	Facials	Myofacial release massage	Somatic Experiencing (Trauma Institute)
Ayurveda – massage only	Fascia stretch	Myomassology	Sotai
Bach flower remedy	Feldenkrais Method	NeuroOptimal	Sound therapy

Bio-energy healing	Fitness class instructor	Nia	Stress Indicator Point System (SIPS)
Biofeedback	Grief Recovery Method	Niromathe	Structural integration
Black pearl vibrational energy healing	Hair Tissue Mineral Analysis	NKT-Neurokinetic Therapy	Sugaring/waxing/threading
Body code	Healing touch	Nordic pole walking	Swedish massage
Body talk	Health Coach	Nutritionist	Tai chi
Body wraps	Heller work	Ortho-Bionomy	Thai massage
Bowen technique	Herbology / Western Herbs / Phytotherapy	Osteopathic manual practitioner	The Ellen Cutler Method
Brain Gym	Hot stem facials/massage	P-DTR	The Resilience Toolkit
Brine baths	Hot stone massage	Personal training	Therapeutic touch
Chair massage	Hurley/osborn practice	Pilates	Thermography
Chakra balancing	Hydrotherapy	Polarity therapy	Touch for health
Chowa Do Ki Therapy	Indian head massage	Pranic healing	Trager approach
Colour therapy	Infrared sauna	Qi gong	TRE (Trauma and tension release exercises)
Compassionate Inquiry	Ionization detoxification	Quantum touch	Trigger point therapy
Concious Living Investigation	Iridology	Raindrop therapy / Vibrational Raindrop	Tuina
Craniosacral/Biodynamic Craniosacral Therapy	K-Taping	Rapid NeuroFascial Reset	UFH - Unity Field Healing
Craniosacral therapy incl. Somato-Emotional Release	Life coaching	Raynor Massage	Vibroacoustic therapy
Crystal healing	Live blood cell analysis including Capillary Puncture	Reconnective Healing	Yamuna body rolling
			Yoga
Acupuncture/traditional Chinese medicine	Ear candeling	Hydro massage	Paddleboard yoga
Animal massage and energy healing therapy	Electrodermal screening	Hypnotherapy	Past life regression
ARC – a return to consciousness	Equine Guided Therapy	Indirect moxibustion	Psychosomatic energetics
Ayurveda – other than massage	Executive and business coaching	Journey practitioner	Therapeutic clown
Bio energetic intolerance Elimination	Eyebrow Tinting	Kairos/Shen therapy	Theta healing
Colon Irrigation	Eyelash Tinting	Lower level laser therapy	Trigenics
Counselling/psychotherapy	FitPaws master trainer	Matrix reimprinting	
Cupping	Heilkunst	Neurolinguistic programming	
Digital pulse analyzer	Homeopathy	Oxygen Treatments	

For further information on the **Preventative Health Services Group Insurance Program** please contact:

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