

B F L C A N A D A



Massage Therapist Association of Alberta

Association Members Insurance Program

Presented by:

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The Lorenzetti Group of Companies

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Executive Summary

Name of insured Massage Therapist Association of Alberta – each member of the Massage Therapist Association of Alberta to whom a certificate of insurance has been issued.

Address of the insured Box 24031 RPO Plaza Centre
Red Deer Alberta T4N 6X6

Scope of Practice The practice of massage therapy is the assessment of the soft tissue and joints of the body and the treatment and prevention of physical dysfunction and pain of the soft tissue and joints by manipulation to develop, maintain, rehabilitate or augment physical function, or relieve pain.

Activities/operations Non-Profit organization that provides leadership and advocates on behalf of the Massage Therapy profession.

- Highlights**
- Option of additional coverage for modalities of Ultrasound and Acupuncture
 - Program written on an occurrence form
 - Separate Modality Policy for specific modality practices, on a claims made form
 - Complete office package policy for members

Policies Offered Commercial General Liability and Professional Liability (including Identity Theft)
Modality Liability (separate policy)
Property Insurance

Overview of Members Comprehensive General/Professional Liability Program Policy

The Liability Insurance Program is designed for the members of the Association to provide the highest limits and most comprehensive coverage available at the best possible annual premium.

The current coverage consists of three components: Comprehensive General Liability, Professional Liability and Identity Fraud Expense Coverage for one very low annual premium of \$120.00 (plus applicable provincial tax) per member.

Attached is an outline of the limits and coverage provided under each of these components.

In addition to these components, the Insurer Aviva has included a limit of \$2,500. contents coverage subject to a \$500. deductible for each policy.

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1 Comprehensive general liability insurance

Object of insurance Comprehensive general liability covering the Insureds legal liabilities to third parties for death, disease, bodily injury, personal injury and/or loss, damage or loss of use of property.

Limits of liability

- \$3,000,000. per claim
- \$4,000,000. per aggregate

Policy Form/Wording Occurrence

Deductible

- \$1,000. per occurrence

Extension of coverage

- \$ 1,000,000. Non-Owned Auto
- \$ 1,000,000. Employers Liability
- \$ 1,000,000. Advertising Liability
- \$ 250,000. Tenants Legal Liability
- \$ 10,000. Medical Payment
- Premises and operations
- Employees as additional insureds
- Cross liability / Severability of interest
- Broad form property damage liability
- Occurrence property damage
- Certificate holder added as additional insureds
- Canada-wide Territory

2 Professional liability insurance (E&O)

Object of insurance Errors and Omissions Liability covering the Insured for any incident arising out of the performance or the failure to perform “professional Services” of a Massage Therapist as outlined in the scope of practice.

Limits of Liability

- \$3,000,000. per claim
- \$4,000,000. per aggregate

Policy Form/Wording

- Occurrence

Deductible

- NIL each claim
- Defense costs and supplementary payments reduce limits of liability

Modalities included

- Moxobustion
- Shiatsu
- Suikodo
- Reflexology
- Hydro Therapy
- Tens Machine
- Cranio Sacro
- Moxabustion
- Aromatherapy
- Massage Therapy
- Low Intensity Lasor
- Reiki (first degree only)
- Pilates and Yoga (max. of 30% of services provided by individual member)

Exclusion/Endorsement

- Abuse and Harassment Exclusion
- Health Hazard Exclusion
- Hepatitis and Aids Exclusion
- Data
- Terrorism
- Pyramiding of limits Endorsement
- Coverage Territory Canada
- 30 day out of Canada Endorsement - \$30. – as per individual member
- Defense Extension:
 - Coroners Inquest - \$25,000. aggregate per member
 - Disciplinary \$15,000. aggregate per member
 - Criminal Actions – innocent only - \$25,000. aggregate per member
 - Loss of Income - \$500. aggregate per member

3 Identity Theft

Object of insurance Identity Fraud Expense Coverage is designed to reimburse an Insured Person for expenses incurred by the Insured Person as the direct result of any one Identity Fraud discovered during the Policy Period.

Limits of Liability ▪ \$5,000. limit of liability including family coverage

Policy Form/Wording ▪ Occurrence

Deductible ▪ NIL each claim

Extensions Family Members Endorsement

Overview of Modality – Additional Errors & Omissions Policy

This additional policy is designed to compliment the Primary Professional/General Liability Program for members that provide additional Modalities to clients that are outside of the standard scope of practice and considered more invasive by Insurers.

This policy is based on a Claims Made wording and upon application is provided to those members that require coverage for Acupuncture, Ultra Sound and Cupping. Additional annual premiums for these modalities are as follows: Acupunture \$150.00, Ultra Sound \$75.00 and Cupping \$75.00.

A separate certificate of insurance is issued to the applying member.

4 Modality – Additional E&O Policy

Object of insurance Errors and Omissions Liability for the Insured for any incident arising out of the performance or the failure to perform “professional Services” with respect to the individual endorsed modality. This insurance will supersede all limits of liability and deductibles as noted on the master policy.

Limits of Liability

- \$1,000,000. per claim
- \$1,000,000. per aggregate

Policy Form/Wording

- Claims made

Deductible

- \$1,000. per claim

Exclusions

- Abuse Exclusion
- Hepatitis and Aids Exclusion

Massage Therapist Association of Alberta

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