



REMEDIAL MASSAGE THERAPISTS ASSOCIATION



- Just what am I covered for?

- Commercial General Liability \$2,000,000 (\$500 deductible)
 - this covers liability arising out of the operation of your business; e.g. client slips on your slippery floor and hurts himself
- Malpractice Liability (Occurrence Form) \$2,000,000 (\$2,500 deductible)
 - 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 coverages 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.

Optional Contents Coverage Extension

- Equipment Coverage / Tenants' Improvements \$10,000 (\$500 deductible)
 - your table, computers, furniture, and other gear used to operate the business, for fire, theft, vandalism, and all risks of direct physical loss or damage subject to the exclusions of the policy
 - any additions or improvements you make to leased or rented space used for your clinic are also insured
 - coverage is replacement cost coverage
 - \$1,000 of the coverage is valid for temporary locations, newly acquired locations, in transit, etc. (e.g. a portable table or pager).
- Accounts Receivable \$1,000
 - covers any receivables lost due to an inability to recreate your financial records caused by an insured loss
- Valuable Papers and Records \$1,000
 - covers any documents and related items that are destroyed or damaged to an insured peril
- Crime Coverage
 - \$1,000 for robbery at your premises (while open) or on your way to the bank
 - \$500 of coverage applies at your residence if you take the deposit home with you
- Tenants' Legal Liability \$25,000 (\$250 deductible)
 - coverage for liability resulting out of damage caused to your rented or leased premises
- Extra Expense \$2,500
 - provides coverage to reopen operations elsewhere if an insured loss makes your current premises unusable

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