

LIABILITY INSURANCE FOR COMPLEMENTARY HEALTHCARE PROVIDERS

Are you looking for comprehensive coverage that provides everything you need in one policy?

Are you working from home?

Are you working at several clinics or spas?

Do you practice a variety of modalities?

Do you participate in health or wellness fairs?

Are you continually expanding your practice to include other modalities?

Are you renting space for your business?

IF YOU ANSWERED YES TO ANY OF THESE QUESTIONS, WE HAVE AN INSURANCE POLICY THAT WILL PROVIDE PROTECTION FOR ALL OF THE ABOVE AND MORE.....

As a Professional, you are legally obligated to protect clients and others while they are on your premise or in your care. You have an obligation to ensure that the work performed by you does not cause injury or damage to others.

www.rmtinsurance.com

Our Standard Policy provides:

\$1,000,000 Professional Liability
(injury caused by your actions or non-actions as a complementary healthcare provider)

\$1,000,000 Commercial General Liability
(injury to a someone while in your care – this can be a slip and fall or damage you cause to someone else’s property)

\$250,000 Tenants Legal Liability
Repair of a rented space (this does not include your contents) caused by fire, water damage, etc. Protection for the landlord

\$5,000 Medical Expense
Payment can be paid to a client without proof of negligence on your part

Liability is provided on an **OCCURRENCE FORM**. This means that the insurance company will pay for claims made against you that occur during the policy term regardless of when they are reported (even after you retire or change professions).

THIS IS THE PREFERRED TYPE OF LIABILITY INSURANCE AND IS NOT PROVIDED BY ALL INSURERS!!

Lackner McLennan insures over 10,000 complementary healthcare providers in Canada. We have the experience to know claims do happen. It could be a slip and fall outside your home or a client that feels worse after you have treated them.

Let the experts at Lackner McLennan protect you from the unexpected. With a policy for Professional and General Liability you will have all the coverage you need.

- This coverage is provided wherever you work, anywhere in Canada.
- This policy is provided to you as an individual and will not cover any other therapist who works for you or at the same location as you.
- Base premium starting at \$250.00 per year. Higher limits are available. Please see the application.

If you wish to obtain coverage, please complete the application and return along with copies of your certificates of training to our office. Your payment must accompany the application. You can fax documents to 519-579-1151

PLEASE NOTE THAT THE SCOPE OF PRACTICE FOR OSTEOPATHS IS AS DEFINED BY THE ONTARIO ASSOCIATION OF OSTEOPATHIC MANUAL PRACTITIONERS.



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