

YOUR POLICY WILL INCLUDE THE FOLLOWING COVERAGE:

PROFESSIONAL LIABILITY (Also known as PLI, Malpractice Liability or Errors & Omissions Insurance)

\$5,000,000 per claim
\$5,000,000 aggregate
Occurrence form
No deductible

LEGAL EXPENSE & CRIMINAL EXPENSE COVERAGE

Up to \$25,000 for disciplinary committee hearings and up to \$10,000 for criminal or civil suits, providing the therapist is found not guilty of the criminal charge.

COMMERCIAL GENERAL LIABILITY

\$5,000,000 per claim
\$5,000,000 aggregate
Occurrence form
No deductible, except property damage claims (\$1000 deductible applies)
\$5,000,000 advertising liability
\$5,000,000 non-owned auto
\$500,000 tenants' legal liability (\$1000 deductible applies)
\$25,000 medical payments

BUSINESS PROTECTION COVERAGE

\$10,000 Basket of Coverage, which can be used to cover contents, business interruption, glass, property in transit, property off-premise, etc.

Every massage therapist will have this coverage whether they are working in a clinic, at home, or in a client's home, subject to a \$500 deductible (if additional coverage is required, we can provide a quote on a separate excess contents policy—please contact us for an application)
\$750 laptop coverage, subject to \$250 deductible

Your policy includes the following modalities for insureds who have successfully completed their continuing education in the following list. If you are practicing or offered any service not listed below, please contact Dusyk & Barlow Insurance to obtain separate coverage.

- Acupressure
- Active release
- Alexander Method
- Aromatherapy
- Bowen Therapy
- BrainGym
- Certified Athletic/Sports Therapist (**\$100 surcharge**)-limits for professional athletes
- Cranialsacral
- Deep Muscle
- Feldenkrais Technique
- Fire Cupping (**\$150 surcharge, \$250,000 liability limit, \$2500 deductible**)
- Healing Touch
- Hot Stone Therapy
- Hydrotherapy
- Indian Head/Foot Massage
- Infant Massage
- Instrument Assisted Soft Tissue Manipulation (IASTM)
- Integrative Manual Therapy
- Joint Mobilization
- Manual Lymphatic Drainage
- Manual Osteopathy (**\$300 surcharge**)
- Meridian Massage
- Muscle Energy Technique
- Myofascial Therapy
- Lensen
- Lomi-Lomi Massage
- Low Intensity Laser Therapy
- Lymphatic Drainage Therapy (LDT)
- Neuromuscular Therapy
- Oncology Massage (**\$50 surcharge**)
- Orthobionomy
- Onsen
- Pre & Post-Natal Massage
- Raindrop Therapy
- Reflexology
- Reiki
- Relaxation Massage
- Shiatsu
- Shockwave Therapy
- Somatics
- Sport Massage (incl. athletic taping & bracing) - **limits for professional athletes**
- Strain/Counterstrain
- Structural Integration
- Suction Cupping
- Swedish Massage
- TENS Therapy
- Therapeutic Harmonics
- Therapeutic Massage
- Therapeutic Touch
- Touch for Health/RESET
- Traditional/Thai/Thai Yoga Massage
- Trager
- Trigger Point
- Visceral Manipulation
- Yoga & Ki-hara Resistance Stretching (**\$100 surcharge**)