



## CANADIAN MASSAGE & MANUAL OSTEOPATHIC THERAPISTS ASSOCIATION **ACCIDENT INSURANCE POLICY**

We are excited to introduce an Accident Insurance plan for the members of the CMMOTA! The plan is administered through Dusyk & Barlow Insurance Brokers and underwritten by SSQ Insurance, one of Canada's leading providers of Accident insurance.

Unlike the group malpractice and general liability plan administered by Dusyk & Barlow, this is an optional plan for members of the CMMOTA. **Like the group liability plan, this is a very affordable policy at \$92 per year!**

**What is Accident Insurance?** It provides a lump-sum cash benefit to help offset costs associated with an accident that results in an injury (but not a sickness) covered by the policy. **In the case of the CMMOTA group Accident Insurance policy, the maximum lump sum payout is \$75,000;** although the amount of the payout varies depending on the type injury. The policy includes additional coverage that would pay out for other expenses such as dental, rehabilitation and a weekly benefit to name a few.

**Is this a Disability Insurance plan?** No. Disability (short-term disability and/or long-term disability) replaces a portion of your income if you are too sick or too hurt to work due to a covered illness or injury. The length of time you may receive short term disability benefits is, as the name suggests, for a shorter term (usually 3-6 months). Depending on the severity of your injury or illness, your claim may transition into long term disability (if you have this coverage).

Questions on the Accident policy should be posed directly to Dusyk & Barlow Insurance Brokers.

**Dusyk & Barlow Insurance Brokers Ltd.**

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