



## **Membership Requirement – Maintenance of Valid Professional Liability Insurance**

### Purpose:

- To establish policy and procedure surrounding the Membership Requirement to maintain valid Professional Liability Insurance in accordance with CMMOTA Bylaw's 3.5.1.1.6., 3.5.1.2.6., 3.5.1.3.4., 3.5.1.4.3., 3.5.1.5.3., 3.5.1.6.6., and 3.5.1.7.6..

### Policy:

1. Full Massage Therapist Members, Full Manual Osteopathic Therapist Members, Associate Massage Therapist Members, Registered Massage Therapist Members, and Spa Therapist Members are required to maintain valid Professional Liability Insurance through the Association's insurance broker.
2. Student Members are required to maintain valid Professional Liability Insurance through their school, or through the Associations insurance broker.
3. In some circumstances created by geographical or other restrictions, a member may be required to obtain their professional liability insurance through another broker. In such a case, a copy of their professional liability insurance certificate must be provided to the Association in order to maintain membership. A copy of receipt of payment will suffice as evidence of renewal until such a time as the member receives their certificate of insurance.
4. Administration shall provide notice(s) of upcoming insurance certificate expiry and need for renewal to the last known email address of each member not less than sixty (60) days, and thirty (30) days, and fourteen (14) days prior to the date of insurance certificate expiry.
5. The Associations Insurance Broker shall supply a list of all members who have renewed their Professional Liability Insurance Policies to CMMOTA on the first business day following January 1<sup>st</sup>.
6. If a Member does not maintain a valid Professional Liability Insurance Certificate before the December 31<sup>st</sup> deadline, then Administration shall follow CMMOTA's *Disciplinary Policy for Non-Compliance Regarding Maintenance of Valid Professional Liability Insurance*.

### Administration Procedure:

1. Administration shall track Full Massage Therapist Members, Full Manual Osteopathic Therapist Members, Associate Massage Therapist Members, Registered Massage Therapist Members, Spa Therapist Members, Student Massage Therapist Members, and Student Manual Osteopathic Therapist Members Professional Liability Insurance Certification and dates of renewal.
2. Administration shall provide notice(s) of upcoming insurance certificate expiry to the last known email address of each member not less than sixty (60) days, and thirty (30) days, and fourteen (14) days prior to the date of insurance certificate expiry.
3. Administration shall communicate with the Association's insurance broker to obtain a list of those who have renewed their insurance on the first business day following January 1<sup>st</sup>.



4. In circumstances where a member is required to obtain their professional liability insurance through another broker, Administration shall include in the notice(s) of upcoming insurance certificate expiry the requirement for the member to provide a copy of the professional liability insurance certificate to the Association, and/or a copy of receipt of payment as evidence of renewal until such a time that the member receives their certificate of insurance.
5. If a Member fails to maintain valid Professional Liability Insurance Certification, Administration shall follow CMMOTA's *Disciplinary Policy for Non-Compliance Regarding the Maintenance of Valid Professional Liability Insurance*.

Member Procedure:

1. A Full Massage Therapist Members, Full Manual Osteopathic Therapist Members, Associate Massage Therapist Members, Registered Massage Therapist Members, and Spa Therapist Members shall be responsible to maintain valid Professional Liability Insurance through the Association's insurance broker.
2. A Student Massage Therapist Member or a Student Manual Osteopathic Therapist Member shall be responsible to maintain valid Professional Liability Insurance through their school and provide a copy of the certificate of insurance to the Association, or alternatively to maintain valid Professional Liability Insurance through the Association's insurance broker.
3. In circumstance where a member is required to obtain and maintain their professional liability insurance through another broker, the member shall be responsible to provide a copy of the certificate of insurance to the Association, or a copy of receipt of payment as evidence of renewal on or before the date of expiry of their current insurance certificate.
4. If a Member whose membership requires Professional Liability Coverage does not maintain valid Professional Liability Insurance Certification, then they understand that they will be subject to CMMOTA's *Disciplinary Policy for Non-Compliance Regarding Maintenance of Valid Professional Liability Insurance*.

Original Date of Policy Adoption: October 19, 2020

Date of Last Policy Revision: September 12, 2022