



Membership Requirement – Maintenance of Valid Professional Liability Insurance Policy

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. Notwithstanding item 1. and item 2. 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 1st.
6. If a Member does not maintain a valid Professional Liability Insurance Certificate before the December 31st deadline, then Administration shall follow CMMOTA's *Discipline for Non-Compliance Regarding Maintenance of Valid Professional Liability Insurance Policy*.

Original Date of Policy Adoption: October 19, 2020

Date of Last Policy Revision: September 20, 2024