

BE INSURANCE WISE!

- Did you know that 60% of claims are for General Liability, 20% for “Bogus” Abuse claims and 20% for Professional Liability claims?
- Did you know you can have a claim where you are the victim? More often than you think we see questionable claims where the therapist is accused of sexual assault or improper touching. Sometimes it’s a spiteful ex-partner or jilted lover and other times it’s a total stranger looking to make your life a little uncomfortable. All it takes is a letter to your regulatory body or a call to the police to start the ball rolling. Before you know it you are asked to respond to allegations of something you never did.
- Did you know that you have to continue to buy some kinds of insurance even after you retire or change jobs? Not all insurance policies are alike.

OCCURRENCE FORM

Provides coverage for claims made against you that occur during the policy term regardless of when they are reported (even after you retire or change professions)

CLAIMS MADE FORM

Only provides coverage for you for claims that occur during the policy term and are reported during the policy term. It is important for you to consider maintaining your policy for a few years to make sure there are not any claims that you do not know about and have not yet been reported.

LACKNER MCLENNAN POLICY:

- \$3,000,000 Professional Liability.
OCCURRENCE FORM
NO DEDUCTIBLE
- \$3,000,000 Commercial General Liability
OCCURRENCE FORM
NO DEDUCTIBLE
- \$25,000 Legal Expense for ABUSE CLAIMS
- \$250,000 Tenants Legal Liability
- \$5,000 Medical Expense
- \$3,000,000 Non-Owned Auto
- \$2,500 Office Contents Protection

LACKNER MCLENNAN INSURANCE

- Largest insurers of Massage Therapists in Canada
- We insure Provincial Associations in Newfoundland, Prince Edward Island, New Brunswick, Nova Scotia, Manitoba, Alberta and British Columbia
- We pride ourselves on offering the best product at an affordable price
- Excellent customer service

**EVERYTHING YOU
NEED TO KNOW
ABOUT INSURANCE
AND NEVER WANTED
TO ASK**

**PRESENTED BY:
LACKNER MCLENNAN
INSURANCE LTD.**



**SPECIALIZING IN LIABILITY
INSURANCE FOR
REGISTERED MASSAGE
THERAPISTS**

COMPONENTS OF LIABILITY INSURANCE

PROFESSIONAL LIABILITY

- Injury caused by your actions or non-actions as a massage therapist
- Injury to a client caused by a massage



Actual Claims That Have Occurred

- Client felt bad after a massage and a complaint was lodged
- Rib Spring technique causes injury
- Client suffered stroke after receiving massage
- Client suffered injury to lower back and complained
- Investigation of massage therapist for falsifying documents, etc.
- Two years after a client's last treatment they wrote a letter to complain of improper touching
- Client fell off chair and went to therapist for a sore back. They received a one hour treatment. The following day they were still in pain and went to see their doctor who took xrays and found a cracked vertebra.

COMMERCIAL GENERAL LIABILITY

- Injury to a third party (someone else), excluding professional liability
- Property damage to a third party's location
- Medical costs incurred by others as the result of an "accident"

Actual Claims That Have Occurred

- Client slipped on icy sidewalk coming into therapist's home
- Client's foot got caught in linens on table and fell off the table
- Table collapsed without warning
- Client with whiplash injury from a MVA was lying on their back when the headrest broke
- Washing machine leaked and caused damage to the unit below
- Therapist left heating pad on and it caused a fire



Why do "I" need liability insurance?

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

If an accident does happen, your liability insurance can be called upon for defense and indemnity costs, subject to the policy limitations.

OUR LIABILITY INSURANCE IS PROTECTION FOR YOU AGAINST BOGUS CLAIMS WHICH MAY BE BROUGHT AGAINST YOU (you are the injured party!)