

PROFESSIONAL & GENERAL LIABILITY FOR REGISTERED MASSAGE THERAPISTS

Application

Applicants Name _____ Email _____

Mailing address (including City) _____ Postal Code _____

Daytime Phone _____ Evening Phone _____

If you would prefer to receive your certificate by fax, please provide fax number here _____

PLEASE COMPLETE THE QUESTIONS BELOW:

Do you practice Acupuncture or Traditional Chinese Medicine? Yes No

Do you practice any other complementary modalities, e.g. reiki, aromatherapy, yoga, Feldenkrais, etc.? Yes No

Please attach copy of certificate.

Do you practice any modalities that fall outside the scope of practice as defined by the CMTO? Yes No

(Allergy testing, bach flower therapy, homeopathy, orthotics, osteopathy etc.)

Do you blend or manufacture any products or devices? Yes No

Do you have any knowledge or information of any negligent act, any error or omissions, or breach of duty that might give rise to a claim against you, or any reason to anticipate that a claim might be brought against you? Yes No

Provide details of all liability losses in the past 3 years? If none, check here

IF YOU ANSWERED YES TO ANY OF THE ABOVE QUESTIONS, PLEASE PROVIDE DETAILS ON A SEPARATE SHEET AND ATTACH TO THIS APPLICATION.

Your Policy will include NEW HIGHER LIMITS:

\$5,000,000 Professional Liability

\$5,000,000 General Liability

\$ 25,000 Legal Expense

\$ 5,000 Office Coverage

(Includes contents, loss of income, theft of money, etc. Please see the policy for a complete list of coverages)

Coverage will be in force the day after this application is received and accepted in our office.

If you wish a different date, please indicate here (i.e. October 1st), _____

Please choose one option from below:

Annual Policy - **3** payments of **\$50.00** + tax (\$54.00 per payment, credit card only)
(Includes 8% pst, \$25.00 fee and 25% commission) (\$54.00 due on inception, \$54.00 due 30 days & final payment due at 60 days)

Annual Policy – **\$150.00** + tax (\$162.00)
(Includes 8% pst, \$25.00 fee and 25% commission)

Six Month Policy – **\$80.00**+ tax (\$86.40)
(Includes 8% pst, \$17.50 fee and 25% commission)

Student Policy* **\$125.00** + tax (\$135.00) ...the BEST deal for Students in Canada!
(Includes 8% pst, \$25.00 fee and 25% commission)

*For Students Policy only: By choosing this option, I certify that I have completed the requirements of registration with CMTO in the last 6 months. Check here _

IF YOU ARE PAYING BY **VISA or MASTER CARD** PLEASE COMPLETE:

Card Number _____ Exp. _____ Signature _____ Date _____

Cardholder agrees to pay total amount shown to card issuer according to Cardholder Agreement.

PLEASE RETURN THE COMPLETED APPLICATION AND PAYMENT TO:

LACKNER MCLENNAN INSURANCE LTD.

423 King St. N.

WATERLOO, ON N2J 2Z5

FAX 1-519-579-1151

EMAIL info@rmtinsurance.com

You can also apply online at...

rmtinsurance.com



FREQUENTLY ASKED QUESTIONS

I NEED MY CERTIFICATE OF INSURANCE YESTERDAY. HOW FAST CAN I GET IT?

The fastest way to have your application processed is to apply online at rmtinsurance.com using a credit card for payment. You can also send it to us by express post (\$3.00) or courier (\$15.00). We will process your application the same day we receive it. If you include a fax number or email address, we will send the document to you within 24 hours.

CAN I PAY BY CREDIT CARD?

Yes, you may pay by **VISA** or **MASTERCARD**. We will require the card number and expiry date.

CAN LACKNER MCLENNAN FAX IT DIRECTLY TO THE COLLEGE?

The College will not allow us to fax certificates to them directly. You must include the certificate or the information contained on it with your College application or renewal documents.

DOES IT MATTER IF MY POLICY IS OCCURRENCE OR CLAIMS MADE?

YES! If your policy is claims made, you have to keep paying insurance, even after you retire in the event that you are sued. You stop paying for an occurrence policy when you stop practicing. **All RMT policies offered by Lackner McLennan are on an Occurrence form.**

HOW IS YOUR POLICY DIFFERENT THAN OTHERS?

Our policy includes full legal expense coverage including criminal expense coverage. There is nothing extra to buy. We also include ultrasound at no additional premium.

DO I NEED ANY OTHER INSURANCE?

Our policy includes BOTH professional and commercial general liability with a limit of \$5,000,000 each. It also provides \$5,000 worth of office coverage. You may wish to look at buying additional coverage. We have specially priced policies available.

WHAT HAPPENS TO MY INSURANCE IF I MOVE TO ANOTHER PROVINCE?

Our policy provides coverage CANADA-WIDE. We will even cover you outside of Canada if you are traveling with a Canadian Sports Team or Delegation.

CAN I GET COVERAGE FOR WORKING ON A CRUISE SHIP?

Your existing professional liability policy will cover you anywhere you work in Canada however, we can issue an endorsement form, which will cover you during the time you are working on the cruise ship. This policy change will generate an additional premium. Please contact us for more details.

MY HOUSE INSURANCE WILL NOT INSURE ME WHEN I WORK OUT OF MY HOUSE. CAN YOU INSURE MY HOUSE?

Yes! While most homeowners' policies exclude businesses that are operated out of the home we have made special arrangements with our insurance company to provide house insurance for RMT's working out of their home.

DEFINITIONS

PROFESSIONAL LIABILITY: Through your actions or non-actions, you cause "injury" to a third party during the course of your professional service. (What you do in your treatments)

GENERAL LIABILITY: Bodily injury or property damage you cause to a third party, excluding professional liability. (Slip and trip claims, massage table collapsing, someone falling off table, etc.)

OCCURRENCE FORM: Claims are covered when they occur during the policy term, regardless of when they are reported. You stop paying for an occurrence policy when you stop practicing. You will still have coverage for when you WERE practicing. This is the only form offered by Lackner McLennan.

DEDUCTIBLE: The amount you pay before the insurance company starts to pay.

ABUSE: Physical, sexual, emotional or verbal abuse to a third party.

LEGAL EXPENSE: Reimbursement of legal fees for representation for alleged abuse claims where you are found or proven innocent, including criminal charges where you are found not guilty.

Please see our website for further questions/answers.

rmtinsurance.com