

PROFESSIONAL & GENERAL LIABILITY FOR REGISTERED MASSAGE THERAPISTS

Application

2008

Applicants Name _____ Email _____

Mailing address _____ Postal Code _____

Daytime Phone _____ Evening Phone _____

If you wish to have a copy of your certificate faxed to you, please indicate 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. reflexology, aromatherapy, cranial sacral?
Please attach copy of certificate. Yes No

Do you practice any modalities that fall outside the scope of practice as defined by the CMTO?
(Allergy testing, bach flower therapy, homeopathy, orthotics, osteopathy etc.) Yes No

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:

\$3,000,000 Professional Liability **\$3,000,000** General Liability

\$25,000 Legal Expense **\$250,000** Tenants Legal liability

\$2,500 Office Coverage

(Including 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. _____

Annual Policy **\$199.80** (incl. \$25.00 policy fee)

Six Month Policy **\$105.30** (incl. \$17.50 policy fee)

Student Policy **\$135.00** (incl. \$25.00 policy fee)

The BEST deal for Students in Canada!

For Students Policy only: **By choosing this option, I confirm that I have successfully completed the certification examinations required by the CMTO within the last 6 months. Check here**

IF YOU ARE PAYING BY **VISA/MASTER CARD** PLEASE COMPLETE: Cardholder agrees to pay total amount shown to card issuer according to Cardholder Agreement.

Card Number _____ Exp. _____ Signature _____

IF YOU WISH TO HAVE YOUR POLICY RENEWED AUTOMATICALLY EACH YEAR USING CREDIT CARD NUMBER ABOVE, PLEASE CHECK HERE

PLEASE RETURN THE COMPLETED APPLICATION AND PAYMENT TO:

LACKNER MCLENNAN INSURANCE LTD.

450 FREDERICK ST. 3RD FLOOR

KITCHENER, ON N2H 2P5

1-800-265-2625, Ext. 322

FAX 1-519-579-1151

EMAIL rmt@lmicanada.com

You can also apply online at...

rmtinsurance.com



FREQUENTLY ASKED QUESTIONS

I NEED MY CERTIFICATE OF INSURANCE TODAY. 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. Express Service is available! (apply online by 12:00 and get your certificate the same day by 5:00)

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.**

WHY IS IT SO MUCH CHEAPER THAN EVERYONE ELSE?

Lackner McLennan is the largest insurer of massage therapists in Canada. We offer you the volume savings that we receive from insuring so many therapists.

DO I NEED ANY OTHER INSURANCE?

Our policy includes BOTH professional and commercial general liability with a limit of \$3,000,000 each. It also provides \$2,500 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.

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.