

CANADIAN FEDERATION  
OF AROMATHERAPISTS

&

LACKNER MCLENNAN  
INSURANCE LIMITED

LIABILITY INSURANCE PROGRAM EXCLUSIVE FOR MEMBERS

Each member will receive:

Professional Liability	\$1,000,000	Occurrence Form** No Deductible
Legal Expense	\$25,000	For Abuse Claims Sexual, Verbal, Physical Must be pleading not guilty and Found not guilty
Commercial General Liability	\$1,000,000	Occurrence Form No Deductible
Tenants Legal Liability	\$ 250,000	
Annual Premium:	\$225.00 Per Member Subject to 8% pst for Ontario Residents	

**Retroactive Coverage**

Special Note: Your existing policy is a claims-made policy. Please see the definitions attached. All members will be given the option to purchase retroactive coverage to minimize the exposure of changing from a claims-made policy to an occurrence policy. We feel it is imperative that your members have this coverage and are prepared to offer this coverage for a one time premium of \$25.00

100 Member Program

For 2007-2008, the premium will be as indicated above based on information that membership participation will be 100 or above.

## Lackner McLennan Liability Insurance Policy

Coverage for the liability policy we offer is provided on an **occurrence form.** This provides coverage for claims made against an insured that occur during the policy term **regardless of when they are reported!** (even after you retire or change professions)

Other policies may be offered on a **claims-made form.** This type of policy will have limitations as it 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 maintain your insurance policy for a few years to make sure that there are not any claims that you do not know about and have not been reported. We have knowledge of a claim that was only initially reported almost two years after the incident happened. **Your existing policy is a claims-made policy.**

There is no deductible under the Professional Liability or for Bodily Injury on the Commercial General Liability. There is a \$500 deductible for the Property Damage on the Commercial General Liability which is the industry standard.

Did you know that you could have a claim where you are the victim? More often than you think, we see questionable or illegitimate claims where the therapist is accused of sexual assault or improper touching. In response, our policy provides \$25,000 Legal Expense Coverage. You will be reimbursed up to \$25,000 for expenses incurred to defend against an abuse claim (physical, verbal, sexual) as long as you are found NOT GUILTY.

Our policy is not location based. It will provide coverage for your therapists regardless of where they are practicing; at a clinic or spa, at their client's homes or even from the therapist's home.

The Lackner McLennan policy also provides for \$250,000 Tenants Legal Liability. If an insured causes damages to rented property due to his negligence, the insurance company will provide up to \$250,000 to repair the portion of the building that the insured tenant occupies.

Coverage is provided to a therapist no matter where they are practicing in Canada (or internationally if they are traveling with a Canadian team or delegation).

Lackner McLennan will be able to offer coverage to your members for the following practices at no additional premium charge: acupressure, chair massage, cranial sacral, hellerwork, gi-gong, polarity therapy, therapeutic touch, esthetics, colour therapy, energy work, hydrotherapy, reflexology, raindrop therapy, yoga or pilates, crystal healing, iridology, reiki, sound therapy, nutritional consulting. We will require a copy of a certificate of training in order to include coverage for these practices.

We are also able to cover the practices of shiatsu and osteopathy, however, an additional premium will be charged for these practices. The certificates of training will be required along with other underwriting information before coverage can be offered.

Coverage for other practices may be obtained upon receipt of information from the individual and approval by our insurance company.

**OPTIONAL POLICIES AVAILABLE**  
**FOR YOUR MEMBERS**

Lackner McLennan is also able to offer to your members the following optional policies that are only available to therapists who hold their liability insurance with our office. These policies provide comprehensive coverage at a reduced premium.

Office Contents Policy

Standard Policy provides up to \$40,000 Contents of Every Description  
Higher Limits are Available  
Business Interruption (Loss of Income)  
Extra Expense  
Glass & Sign Coverage  
Property in Transit  
Property Temporarily Removed  
Premises Liability

Premium for Standard Policy                      \$275.00 Annual

Personal Accident Policy

If you are involved in an accident (defined as a sudden occurrence) anywhere in the world, 24 hours a day, this policy will provide income replacement up to \$500.00 per week plus lump sum payments depending on the determination of the injury. Short waiting period of 14 days. No coverage for sickness (eg. cancer, repeated strain injuries)

Premium for \$50,000                                      \$230.00 Annual

## **Lackner McLennan Insurance Ltd.**

For more than 60 years, Lackner McLennan has been known as an outstanding Kitchener Insurance brokerage. The business is operated by five partners and a staff of dedicated insurance specialists and support personnel.

We offer a comprehensive range of insurance coverages, the highest quality insurance carriers and a responsive, efficient internal Customer Care Centre. We specialize in commercial insurance with over 85% of our book of business in commercial insurance. We also provide specially designed programs tailored to the requirements of specialized industries such as Massage Therapy (we currently provide coverage for over 10,000 Massage Therapists across Canada), Complementary Healthcare Professionals, Well Drilling and Funeral Services.

Lackner McLennan's unique Commitment Program assures you that you'll receive the responsive service you need, every time you contact us. Our commitment is building on our fundamental business philosophies to deliver professional, personal service; offer the information and education you need to make wise insurance choices; communicate with you regularly to address changing needs; advocate on your behalf to ensure you receive the best value in insurance coverage and provide knowledgeable staff with expertise to effectively manage all of your insurance needs.

In today's changing insurance marketplace, it is important to have an independent broker that understands your Association and its insurance needs and tailors solutions to fit your needs.

## **ING Insurance**

ING Novex is part of the **ING Group**, which ranks among the world's top financial institutions - active in banking, insurance and asset management - with total assets in excess of \$1,000 billion. Of Dutch origin, ING GROUP serves more than 60 million private, corporate and institutional clients in over 50 countries.

Lackner McLennan and ING Novex have been providing coverage for our Massage Therapists and Complementary Healthcare Professionals for over 15 years. They have a proven track record in their knowledge base and provide excellent claims service.