

# *Liability Insurance for Your Energy Practice*



For All Energy Medicine and Energy Health Practitioners  
Coaches, Volunteers, Students, Practitioners and Instructors

- Low Cost – Professional Liability Protection
- Practicing In Your Home, Office,  
While Traveling and/or When Volunteering
- Coverage Specifically Tailored for  
Energy-based Practice

 ONLINE THERAPY  
INSTITUTE

Available through

 ONLINE COACH  
INSTITUTE

*Protection for You and the Practice You Love*

# *Do I need Liability Insurance for my Energy Medicine Practice?*

This is a question you need to be asking yourself if you are seeing clients – as a student, a practitioner with a private practice, an instructor, or a volunteer.

In the field of Energy Medicine the likelihood of having a claim is rare due to the non-invasive nature of our practice and the fact that we do not medically diagnose or prescribe to our clients. Because of this, the annual cost of coverage for liability insurance is quite low – starting at \$225 for students and \$250 for practitioners.

Even when you do your absolute best work, there's always some risk that someone with whom you interact will be dissatisfied and any dissatisfied client or the client's family could file a claim against you. Even if you are not at fault, without Professional Liability insurance, you would have to pay for your own legal defense and any potential settlement costs.

One of the most common types of lawsuits brought against independent therapists deals with negligence in the performance of professional duties. These types of suits seek damages sustained when you fail to perform your job according to established standards of conduct for your field. The costs of a legal defense, not to mention a settlement, can be devastating in such cases.

Even if you work for someone else, your employer's Professional Liability coverage may not be enough to protect you in the event of a lawsuit. Ultimately, maintaining Professional Liability insurance is the responsible thing to do. There are many important reasons why it is recommended that all energy healers – students, practitioners, instructors and volunteers – carry Liability Insurance, here are some to consider:

- Most employer-provided coverage does not cover you when you perform outside your job description or outside your workplace, nor does it cover a private practice.
- Whenever you practice you are exposed to a negligent claim, even if you are employed, therefore your assets are exposed. You may not have assets presently but since malpractice suits generally take years to settle your future assets could be at risk of being used to satisfy a judgment. Having liability insurance coverage protects you from that exposure.
- Client safety in your place of business is your responsibility. Whether your business is located in your home or a professional building, you should be aware of any slip and fall hazards that could impact your clients. You should also be aware of safety concerns around your treatment table, furniture placement, the waiting room and restroom access.
- According to the Consumer Product Safety Commission, more than one million people seek medical attention each year for "slip and fall" accidents. Often these accidents happen as a result of hazardous conditions on the property. A single claim can cost a business tens of thousands of dollars. The average direct cost for one disabling injury now approaches \$28,000. As a small business owner, you need to ask yourself: are you properly insured?



- If you did have a lawsuit filed against you, it must be defended and the costs to defend yourself could be huge. Having professional liability insurance protects you from financial hardship, the insurance company would investigate and provide defense.
- With liability insurance protection you are covered whether practicing in your home, in an office, on a street corner, while traveling and/or when volunteering. This is a relief from worry and provides a tremendous sense of comfort that is well worth the premium.
- Often if you are practicing in a volunteer capacity or if you rent treatment space outside of your home you are required to show that you carry liability insurance.
- If you are an instructor, liability insurance will protect you from accidents happening in your classroom. Often facilities where you hold your classes will require that you have this insurance.
- Just as it makes sense for you to insure your automobile but rarely do you need to use it, the same is true of your livelihood – better to protect yourself against the possibility of costly expenses associated with defending claims or court cases.

In addition to the above reasons, carrying liability insurance is yet another way to show that your Energy Medicine practice is legitimate and professional. Clients and institutes will often view the fact that you have insurance as a sign that you are a responsible professional.

Bottom line – when you have professional and general liability insurance you are free to provide your services, teach, make recommendations, volunteer whenever/wherever knowing that you and your interests are protected. To learn more go to [www.EnergyMedicineProfessionalInsurance.com](http://www.EnergyMedicineProfessionalInsurance.com).

## *Why Choose the Liability Insurance Program Offered through the Online Therapy Institute?*

Through the Online Therapy Institute's (OTI) status with the Healing Touch Professional Association (HTPA), we are able to extend to you a specifically-tailored liability insurance program for Energy Medicine practitioners and instructors, including other related modalities.

This Energy Medicine Liability Insurance Program is one of the few avenues to subscribe to Liability Insurance through an energy-based program. The profession of Energy Medicine and Energy Healing practice has confirmed its place in the new medical model of Integrative Health Care. You now have the opportunity to actively support and shape the future growth and development of your profession by securing your Liability Insurance through HCC.

### Benefits of being an OTI Member

Because OTI is an Associate Member of HTPA, you are included in a body of like-minded individuals. Through that relationship, OTI contributes to the expansion of your profession by creating a larger pool of power, thought, energy and forward growth.

This insurance is underwritten by Philadelphia Insurance Companies and began operations in 1962. Philadelphia Insurance Company's two insurance subsidiaries are pooled for risk assumption and accumulated surplus. A.M. Best Company has assigned the insurance subsidiaries an A++(Superior) rating. A.M. Best issues financial-strength ratings measuring insurance company's ability to pay claims. Philadelphia Insurance Companies also has a rating of A+ Standard & Poor's Rating. Standard & Poor's credit ratings express the agency's opinion about the ability and willingness of an issuer, such as a corporation or state or city government, to meet its financial obligations in full and on time.

It is easy to apply. Simply fill out the application in this packet and mail or fax to the HTPA office.



## Three Insurance Levels Offered

- Student Member Liability (\$225 annually)  
Coverage is for students that practice part time up to 6 hours per week.
- Practitioner Member Liability (\$250 annually)  
Coverage is for Energy Medicine Practitioners that have completed their training in a specific energy practitioner program. This covers full-time practice and teaching classes up to 9 students.
- Instructor Member Liability (\$350 annually)  
Coverage includes teaching classes from 10 to 99 students per class and the Practitioner liability coverage.
- Additional Insured (Landlord or Loss Payee) is available upon request. There is a \$10 per certificate administrative fee.

## Comprehensive Coverage

If you are named in a lawsuit, an experienced attorney will represent you. Whatever the outcome, this policy pays for legal fees, court costs, and any judgments involving claims or allegations in the following areas:

Coverage	Coverage Description	Coverage Limits
Professional Liability similar to malpractice	Covers claims made for injuries due to misconduct or lack of ordinary skill. Coverage will respond to incidents arising on or after your effective date of coverage and which are reported during the term of the policy.	\$1 million per occurrence / \$3 million annual aggregate
General Liability	Covers claims for injuries that occur at your place of work, including trip and fall. Coverage will respond to incidents arising from the coverage period - regardless of when those claims are reported.	\$1 million per occurrence / \$3 million annual aggregate
Personal and Advertising Injury	Protects you from suits involving libel, slander or wrongful invasion of privacy.	\$1 million per occurrence / \$3 million annual aggregate
Products/Completed Operations Aggregate	Covers claims made against you for damage or injury resulting from a product you use on clients.	\$2,000,000
Fire Damage	Covers damage to the space you work in.	\$100,000
Umbrella Liability	Provides an additional \$1,000,000 coverage over the coverages listed above.	\$1,000,000

## Additional Information:

- No deductibles for general liability or professional liability
- Liability coverage for any place you work, such as an office, on site, seminar, convention, healthcare facility, spa and anywhere you travel in the United States
- Coverage offered in all 50 United States
- Coverage starts as soon as the application is approved
- General liability covers any incident that happens within your policy period, even if the claim is made years later and your policy has expired
- Additional Insureds are available. The cost is \$10.00 per certificate issued. Your policy will provide you with insurance as an individual. If your landlord or locations where you work require that they are listed on your certificate of insurance they can be added as an additional insured.

Main Exclusions: Equine treatment, sexual abuse/molestation, designated product exclusion includes all products ingested or taken internally.

# Energy Medicine Professional MEMBER APPLICATION for GENERAL LIABILITY and PROFESSIONAL LIABILITY INSURANCE

Offered Through Healing Touch Professional Association (HTPA)



**MAIL APPLICATION/PAYMENT TO:**  
 Energy Medicine Professional Insurance  
 20822 Cactus Loop, Suite 300  
 San Antonio, TX 78258  
 or Fax (210) 497-8532  
 Questions? Call (210) 497-5529  
[www.EnergyMedicineProfessionalInsurance.com](http://www.EnergyMedicineProfessionalInsurance.com)

Please print or type all information. Incomplete applications will not be processed. Allow one week for processing.  
 Because a signature is required no application will be accepted over the phone.

Name:		
Phone:	Fax:	Business Name:
Mailing Address:		
City:	State:	ZIP Code:
E-mail:		Years in practice?

### Membership and Insurance Preferences

Membership Level: choose one

- Student Member Liability Annual Cost: \$225  
Includes Liability coverage for students of energy therapies that practice part time up to 6 hours per week.
- Practitioner Member Liability Annual Cost: \$250  
Includes Liability coverage for Energy Medicine Professionals that have completed their training in a specific energy practitioner program. This covers full time practice over 6 hours per week. Includes insurance to teach classes of up to 9 students.
- Instructor Member Liability Annual Cost: \$350  
Includes insurance to teach classes of 10 to 99 students as well as the Practitioner liability coverage.

Membership Level Cost:  
(see chart based on your enrollment month)

\$ \_\_\_\_\_

This is an annual policy that renews every year on April 1st and your premium is prorated based on the month you enroll. Coverage renews for a full year each April 1st. Prorated premiums are listed in the table below. Cost includes surplus lines tax and administrative fees.

	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Student	225.00	206.25	187.50	168.75	150.00	131.25	112.50	93.75	75.00	56.25	37.50	18.75
Practitioner	250.00	229.17	208.33	187.50	166.67	145.83	125.00	104.17	83.33	62.50	41.67	20.83
Instructor	350.00	320.83	291.67	262.50	233.33	204.17	175.00	145.83	116.67	87.50	58.33	29.17

Other Options:

- Additional insured (landlord) \$10 per each certificate administrative fee.  
\$10 x \_\_\_\_\_ each certificate

Other Options Cost:

\$ \_\_\_\_\_

**TOTAL COST:**

\$ \_\_\_\_\_

## Energy Medicine Professional MEMBER APPLICATION for GENERAL LIABILITY and PROFESSIONAL LIABILITY INSURANCE

We understand that many practitioners in the Energy Medicine field have training in a number of modalities. You may receive coverage for a number of modalities provided you have a basis of training in a professional program that ensures that you are a safe practitioner.

Please check all modalities you seek coverage for and **include a certificate of class completion/participation for each** and return with your application (see page 4 for more information on submitting certificates).

### Subtle Energy

- Acupressure
- Alexander Technique
- Angel Reading
- Applied Kinesiology
- Aura Healing & Aura Reading
- Barbara Brennan Healing Science
- Bio-photon Therapy
- Breathwork
- Bodytalk
- Clairvoyant Reader
- Color Therapy
- Craniosacral Therapy
- Crystal Healing
- Eden Energy Medicine
- Emotional Freedom Technique (EFT)
- Energetic Healing (EH)
- Energy Balancing Technique
- Esoteric Healing
- Jin Shin Jyutsu
- Healing Touch
- Healing Touch For Animals (excl. Equine)
- Healing Touch Spiritual Ministry
- Integrated Energy Therapy® (IET)
- LifeLine Technique
- Lionheart Institute's Energy Healer
- Magnified Healing
- Matrix Energetics
- NAET
- Pranic Healing
- Polarity Therapy
- Psych-K
- Quantum Touch
- Reconnective Healing
- Reiki
- RoHun Therapy
- Rosen Method
- Shamballa Multi-Dimensional Healing
- Shamanic Healing
- Somatic Experiencing
- Spiritual Response Technique

### Subtle Energy Continued

- Tapas Acupressure Technique (TAT)
- Therapeutic Touch
- Theta Healing
- Thought Field Therapy (TFT)
- Touch For Health
- Zero Balancing

### Verbal Modalities

- Guided Imagery
- Hypnosis
- Energy Psychology
- Health Coaching
- Laughter Leader
- Life Coaching
- Quantum Healing Hypnosis TherapyF
- NLP
- Percussive Suggestion Technique (PSTEC)
- Spiritual Counseling

### Movement

- Feldenkrais Method
- Pilates
- Qigong
- T'ai Chi
- Yoga

### Subtle Energy of the Senses

- Aromatherapy
- Raindrop Therapy
- Sound Healing
- Therapeutic Musicians

### Assessment

- Biofeedback
- Iridology

Additional Subtle Energy Modalities:

## Energy Medicine Professional MEMBER APPLICATION for GENERAL LIABILITY and PROFESSIONAL LIABILITY INSURANCE

### Massage Techniques

Please complete this section of the application if you use massage in your sessions. Check all that apply in your practice:

#### Light/Medium

- Abdominal Massage
- Amma Therapy
- Bowen Technique
- Chair Massage
- Esalen Massage
- Hot Stone Massage
- Infant Massage
- Integrative Massage
- Lomilomi Massage
- LooyenWork
- Lymph System Massage
- Myotherapy
- Naprapathy
- Neuromuscular Therapy
- Ortho-Bionomy Loosely
- Pregnancy Massage
- Reflexology
- Rubenfeld Synergy Method
- Sport Massage (Medium)
- Swedish Massage
- Thai Massage

#### Deep

- Aston Patterning
- Canadian Deep Muscle Massage
- Cross Fiber Massage
- Deep Muscle Massage
- Deep Tissue Massage
- Hellerwork
- Pfrimmer Deep Muscle
- Rolfing
- Sport Massage (Deep)
- Structural Integration

Other: \_\_\_\_\_

Do you use machinery, instruments or assesment tools in your practice?

yes     no

Describe:

Do you own or lease a building or office?     yes     no

Location: \_\_\_\_\_ Sq Ft: \_\_\_\_\_

Additional Insured Cost \$10 per each certificate issued. List below certificates needed. Use separate sheet if needed.

1. Landlord's or Loss Payee Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, ZIP Code: \_\_\_\_\_

2. Landlord's or Loss Payee Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, ZIP Code: \_\_\_\_\_

# Energy Medicine Professional MEMBER APPLICATION for GENERAL LIABILITY and PROFESSIONAL LIABILITY INSURANCE

Signature

Have you ever had a claim filed against you?  yes  no

Members with claim history are subject to company approval.

If yes, describe: Use separate page if needed.

Do you know of a situation that might result in a claim?  yes  no

Describe: Use separate page if needed.

I agree to have my clients sign an informed consent which contains this statement: "Except in the case of gross negligence or malpractice, I or my representative(s) agree to full release and hold harmless (Name of Practitioner) from and against any and all claims or liability of whatsoever kind or nature arising out of or in connection with my session(s)."

I hereby state that I have no knowledge of any incident, pending claims, suits, or other ethics violations nor have any been filed against me in the past pertaining to my practice as a practitioner, that no certifications or licenses have been revoked, and that I have never been arrested for or been charged with any sexual violation. I understand that this application is subject to approval with no automatic inclusion in the program. My signature shall verify that I have completed this application accurately and honestly. I understand that any false statement made on this application or subsequent renewals shall void this application and render my insurance coverage null and void. I understand that premium/fees paid by me are nonrefundable, nontransferable and will not be prorated. This application is for a policy which will expire 12 a.m. April 1 each year.

Signature of Applicant: (If submitting electronically, please type your name and check box below.)

Date:

By checking here, I am providing my electronic signature approving all the information entered.

## Payment

Method of Payment:

Check# \_\_\_\_\_ for \$ \_\_\_\_\_ Make check payable to HT Professional Association (HTPA)

Credit Card: Visa MC Discover # \_\_\_\_\_

Amount to card \$ \_\_\_\_\_ EXP Date \_\_\_\_\_ Three digit safety code \_\_\_\_\_

Office Use Only: Auth # \_\_\_\_\_ CC Order # \_\_\_\_\_

## Submit Your Application

When your application is completed click the submit button below to save it to your computer or print your application.

A copy of this application can be emailed to [info@energymedicineprofessionalinsurance.com](mailto:info@energymedicineprofessionalinsurance.com) or faxed to (210) 497-8532. You may also mail copies to the address on page 1 of this application. Please be sure to submit your certificate(s) of completion (from page 2). **Your application can not be processed without payment or copies of your certificate(s).**

Click here to  
Save Your Application

Click here to  
Print Your Application

Once your application is received processing time takes approximately one week. Your certificate of insurance will be emailed to the email address you provided.