



GREAT NEWS FOR YOUR LIABILITY INSURANCE FOR 2011-2012!!

We are pleased to advise you that as of October 1, 2011 your liability insurance just got even better. Your policy will include:

\$5,000,000
Professional Liability
(previously \$3,000,000)

\$5,000,000
Commercial General Liability
(previously \$3,000,000)

\$5,000
Office Protection
(previously \$2,500)

We have also been able to negotiate a new coverage for this year: Novex Insurance has agreed to include a limit of \$2,500 per insured member for a Sexual Abuse and Counseling Fund. This fund will provide coverage for a patient who has been sexually abused by an insured member in the course of their practice as a massage therapist and in the event the court orders the therapist to pay for counseling or the client wishes to seek counseling. **

Also included is an increased Legal Expense Coverage which will now provide for an hourly rate of \$450.00 for lawyers fees, up from the standard rate of \$250.00 per hour. (Please refer to PR11N – policy wordings)

All other coverages will remain as is. If you have any questions regarding your coverage, please feel free to contact our office.....

** The client must be eligible for funding as provided under the By-Laws of the Association or under the Provincial Acts or Regulations of the Regulatory Body.



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RMT Insurance

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