Group Liability Insurance Plan for Professional Members of the Canadian Society of Homeopaths (CSH)

Canadian Society of Homeopaths Introduces NEW & ENHANCED Liability Insurance for Members in Canada

Good liability insurance coverage is one of the best investments that any professional health care provider can make. Complete coverage backed by a reputable insurance company will safeguard the investment you have made in your practice and protect your personal finances. As a responsible professional, you owe the public the security of providing appropriate insurance should a claim arise against you or your business.

Anyone dealing with the public is exposed to risk, whether that be from claims of negligence *(both justified and non-justified)* or from claims of physical injury. Homeopaths in particular need to protect themselves against frivolous suits and other liability exposures associated with their practice. This is especially so in these increasingly litigious times, when plaintiffs can initiate lawsuits with no upfront costs, represented by lawyers who are compensated on a contingency fee basis.

The Canadian Society of Homeopaths has provided our members with optional professional liability insurance since our inception in 2006. **Starting January 1, 2014, we are pleased to introduce a new and enhanced professional liability package with annual premiums starting at $150.** This new group plan provides broad coverage that includes your homeopathic services; home visits; in-person and online instruction; and provides unique coverage for defence costs in additional to the coverage limit *(a significant enhancement)*. Optional commercial general insurance is available to cover claims against third-party bodily injury and property damages relating to your practice. Also, additional coverage is available for incidental treatments in aromatherapy, Bowen therapy, EFT, and herbalism/herbology.

Our insurance broker is LMS PROLINK Ltd. They are an independent and wholly Canadian firm that have been providing unique insurance and risk management solutions to professionals for over 30 years *(including other types of business/tenant, life/group benefits, home, and auto insurance)*. They have demonstrated superior service and a willingness to create a flexible package that can be initiated online at any time.

Our account manager for liability insurance is Fern Kako. She can be reached toll free at **1-800-663-6828** ***(extension 7728)*** or by e-mail at **FernK@LMS.ca**. We invite all our registered and associate members to investigate the benefits of our professional liability insurance package and to contact the professional CSH Account Manager to clarify the features of the program as well as apply for coverage.

Group Liability Insurance Plan For Registered & Associate Members of the Canadian Society of Homeopaths (CSH)

The CSH group plan provides enhanced Professional and optional Commercial General Liability coverage.

The new plan allows members to purchase exactly the kinds and levels of insurance that you need. The basic professional liability plan provides terms that meet or exceed requirements by the College of Homeopaths of Ontario. Optional coverage is available for commercial general and complementary modalities.

PROFESSIONAL LIABILITY:

(also known as Errors & Omissions or "E&O")

Errors and Omissions insurance provides protection from claims made by clients for actual or perceived harm, inadequate treatment, or negligent actions. Your E&O policy will defend any allegations brought against you (*whether frivolous or with merit)* that may arise from your professional services.

Features of the CSH group plan:

- *Basic coverage costs **$150 per year**;*
- *Errors and Omissions coverage with limits starting at **$1,000,000/$5,000,000 aggregate** (meeting college requirements);*
- ***Nil** deductible costs;*
- *Minimum **3-year run-off** when you stop practicing permanently or temporarily (meeting college requirements);*
- *Optional **coverage is available** as required for commercial general and compatible modalities.*

COMMERCIAL GENERAL LIABILITY:

("CGL")

Commercial General Liability insurance covers claims related to bodily injury or property damages that may occur in the course of providing your professional services. These include bodily injury or property damage sustained by a third *party (e.g., your clients, employees, landlord, etc.)* such as "slips and falls", property damage to a client site, etc.

Features of the CSH group plan:

- *Errors and Omissions coverage starts at **$1,000,000 per claim** with a **$5,000,000 aggregate limit** meeting college requirements;*
- *Nil deductible costs.*

For More Information Please Contact:

LMS PROLINK

FERN KAKO | *CSH Account Manager*

TF: 800 663 6828 x 7728 | **E:** FernK@LMS.ca | www.LMS.ca/**CSH**