



## APPLICATION FOR PROFESSIONAL LIABILITY INSURANCE

Name of Applicant:

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Address:

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City:

Province/Territory:

Postal Code:

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Telephone:

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Email:

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1. Are you a member with the International Institute for Complementary Therapists?  Yes  No

If yes, please provide membership number:

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2. Do you provide any services involving animals?  Yes  No

If yes, please provide details:

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3. Are you a student or a candidate for admission to a profession?  Yes  No

If yes, please provide details:

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4. Do you provide any services to professional athletes and/or dancers?  Yes  No

If yes, please provide details:

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5. Do you teach and/or certify or qualify others to teach?  Yes  No

If yes, please provide details:

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6. Do you maintain patient/client files for at least 7 years?  Yes  No

If yes, please provide details:

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7. Do you obtain informed consent including patient information (with details of known side effects) on the selected procedure, prior to providing services to patients/clients?  Yes  No  
If no, please provide details:

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8. Has any application for Professional Liability and/or Commercial General Liability ever been denied or cancelled?  Yes  No  
If yes, please provide details:

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9. Have you ever sustained a Professional Liability and/or Commercial General Liability loss or has such a claim been made against you?  Yes  No  
If yes, please provide details.

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10. Have you ever been charged and/or convicted of a criminal offence?  Yes  No  
If yes, please provide details:

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11. Are you aware of any circumstances that might give rise to a claim against you, or circumstances that might give rise to criminal charges?  Yes  No  
If yes, please provide details.

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Please select your profession from one of the following categories and apply premium accordingly:

### Group 1

Alexander Technique

### Group 2

Access Bars™	Algotherapy	Anat Baniel Method™
Access Consciousness	Advanced Sports & Exercise	
Advanced Stress Management Advisor	Nutritional Advisor	
Advanced Gut Restoration Nutritional Advisor	Alpha Repatterning	
Aqua Chi	Aromatherapy	Art Therapy
Ask and Receive	Aura Soma Color Healing	Bach Flower Remedy
Balneotherapy	Belly Fit™	Bio Energetics
Bio Feedback	Body Mind Balancing	Brain Gym™
Breathwork	Certified Emotion Code Practitioner™	Certified First Aid
Body Love		Core Energy Cleansing –
BioEnergyTherapy		The Ancient Art of
		Healing
Certified Maternity & Child Sleep Consultant™	Karakia Therapy	Golden Ray Initiation
Chakra Balancing / Dance	Clinical Weight Loss	Color Therapy
Conductive Education®	Crystal Healing	Dance Movement
Circle Facilitator		Therapy/Instructor
Dance Divine™ Instructor	Deep Oscillation Therapy	Developmental Services
	Dietary Supplements Advisor	Worker
Eden Energy	Electro Therapy	Emotion Code
Emotional Freedom Technique	EMF Balancing Technique	Ergonomic Therapy
Energetic Healing	Energy Work / Balancing	Expressive Arts
Feldenkrais Method	Feng Shui	Journey Into Wellness
Guidance Counselor (excluding addiction & substance abuse – see cat C)	Guided Imagery	Health Coach/Advisor
	Holistic Integrated Creative	
	Art Therapy (HICAT)	
Heart Wisdom Connection™	Herbalism	Holistic Counseling
Holistic Practitioner	Horticultural Therapy	Integrated Energy
		Therapy
Intolerance Elimination	Intuitive Counseling	Iridology
Intuitive Healer & Life Purpose Activator		Lightning Process
Journey Practitioner™	Magnetic Therapy	Manual Lymph
		Drainage
Meditation	Meridian Stress Assessment	Mickel Therapy
Meet Yourself Therapy	Meet yourself Protection	Meet yourself
		meditation
Meet yourself meditation for parents	Music Therapy	Neurofeedback
Music -Thanatology		
NeuroOptimal™/ Zengar	Nutrition	Natural based Theory
Peaks State Therapy	Nutritional Consultant	Pastoral Counseling

Peat Therapy	Pediatric Sleep Consultant	Personal Support Worker (PSW)
Pilates Instructor	Plexus Bio Energy Therapy	Pranic Healing
Qi Gong Instructor	Quantum Touch	Quantum Photo-Somatics
Ritual	Rythmic Movement Training	Raviv Method
Reiki Practitioner	Reiki Instructor / Master	Rainbow Motion
Simply Healed Method™	Shaking Medicine	Shamanic Healing
Spiritual Direction	Spiritual Counselor	Spiritual Therapy
	Somato Emotion Release	Shamanic Womencraft
	Sleep Consultant	Sotai
Soul Life™	Sound Therapy / Healing	Transpersonal Crystal Healing
Thanadoula/Contemplative End of Life Care	Whole Hearted Healing	Thalassotherapy
Vibroacoustic Therapy (VAT)	Yoga Instructor (excluding Hot, Aerial and Bikram)	Trigger Release Method
		Zumba™ Instructor

### Group 3

Acu Detox **	Acupressure	Addiction & Substance Abuse Counseling (excluding Ontario)
Aston Patterning	Antigynastique™ Body Work	Ayurvedic Kansa Wand Facelift Massage
Aqua massage / Hydrotherapy	Aquatic Exercise Therapy	Allergy Testing
Behavioral Analysis (excluding Ontario)	Bowen Technique	Awakening the Illuminating Heart
Bio Cell Therapy	Body Talk System	Bi-Aura Therapy
Breema	Brine Baths	Brandon Raynor Massage
The Pillar Practice	Certified Senior Wellness Practitioner	Chair Massage
Chi Ni Tsang	Child and Play Therapy (excluding Ontario)	Cognitive Behaviour Therapy
Creatrix Transformology	Detox Specialist	Equi-Bow
Craniosacral Therapy	Exercise Therapy	Eye Movement Desensitization and Reprocessing - EMDR
Feminine embodiment coaching	Fitness Instruction - Group	Fitness Instruction - Personal
First aid Instructor/CPR/AED	Grief Counsellor	Hellerwork
Grasten Technique™	Heart Math™	Hypnosis
Homeopathy (*excludes Ontario)	Hot or Cold Stone Therapy	Inamojo
Hypnotherapy/	Hot Stone Massage	Indonesian Massage
Hypnosis/Consulting Hypnotist	Infant Massage	
Ion Cleanse	Indian Head Massage	
ISET	Integrative Health Practitioner	Karuna Reiki™
	Jin Shin	

Kinesiology (Excludes ON) Watsu Lomi- Lomi Medicine Wheel Bodywork	Lactation Consultant Massage Therapy (Non-regulated)	Life Work Coaching Martial Arts Instructor Fitness ( <i>No contact</i> ) Myofascial Release Technique McLoughlin Scar Tissue Release Technique (Only with respect of qualified massage therapists or physiotherapists) Neuro Linguistic Therapy Postural Integration Raindrop Therapy Registered Massage Therapy (excluding Ontario) Rolfing™ Rapid Transformational Therapy Senior Wellness Practitioner Structural Integration Thai Massage Total Body Modification The Footprint Connection
Metatronia Therapy™	Meet yourself energy Healing Muscle Activation Techniques	
Natural Face Lift Technique Yamuna™ Body Rolling Pregnancy Massage Recreational Therapist	Neuro Muscular Therapy Polarity Therapy Rainbow Children Reflexology Therapy	
Zen Therapy Rosen Method Shiatsu Swedish Massage The Radiance Technique	Relaxation Therapy Rubenfeld Synergy SOS Survival Operating System™ Tai Chi Instructor Therapeutic Touch Trager™ Approach Whole Energy Body Balance for Pets Bodywork Whole Energy Body Balance for Animals Energywork	
Touch for Health		Traumatic Event Support Counsellor
Trigenics	Vocational Rehabilitation	Voice Bio™ QI Beauty Zero balancing
Trust Technique/Animal Reiki	Quantum Healing Hypnosis Technique	Functional Diagnostic Nutrition WEBB for Animals Energy

#### Group 4

Bikram Yoga Martial Arts Instructor (with contact)	Ear Coning / Candling Nerve Stimulation (TENS/IFC) Pulsed Electromagnetic Field (PEMF)	Hot Yoga Photonic Therapy Sports Therapy/Rehabilitation
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#### Group 5

Aerial Yoga / Silks / Slack lining	Whole Women Practitioner™ Clinical Hypnotherapy
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Please apply the following premium to your respective group:

	Group 1	Group 2	Group 3	Group 4	Group 5
\$1,000,000 per claim \$2,000,000 aggregate	\$162	\$181	\$223	\$280	\$418
\$2,000,000 per claim \$4,000,000 aggregate	\$171	\$200	\$257	\$318	\$475
\$3,000,000 per claim \$6,000,000 aggregate	\$190	\$219	\$280	\$347	\$513
\$5,000,000 per claim \$10,000,000 aggregate	\$264	\$323	\$390	\$466	\$665

Please indicate premium/limit option, and apply premium loading as necessary:

Group	Premium	Modality
Group 1		
Group 2		
Group 3		
Group 4		
Group 5		
4-5 Modalities	Additional 50% premium	
6-10 Modalities	Additional 75% premium	
Work with Animals	Additional 50% Premium	
Student	Additional 30% Premium	
Work with Professional Athletes/Dancers	Additional 100% Premium	
Teaching	Additional 30% Premium	

## Additional Coverage Options

### Commercial General Liability Coverage Options: (occurrence-based)

Do you require Commercial General Liability coverage?  
(If yes please complete the fields below)

Yes  No

	Limit	Cost	Option Selected
Option 1	\$1,000,000 per claim / \$2,000,000 aggregate	\$130	<input type="checkbox"/>
Option 2	\$2,000,000 per claim / \$2,000,000 aggregate	\$150	<input type="checkbox"/>
Option 3	\$5,000,000 per claim / \$5,000,000 aggregate	\$185	<input type="checkbox"/>

### Cyber Security and Privacy Liability

The Cyber Security & Privacy Liability policy offers a **\$1,000,000** aggregate coverage limit.

Do you require Cyber Security and Privacy Liability coverage?

Yes  No

#### Individual Practitioners

\$98 annual premium

#### Business & Employees

Pricing based on revenue. Please contact BMS for a quote.

*A deductible of \$1,000 applies to both options above.*

Have you ever had a privacy breach and/or network security incident in the past?  
If yes, please provide details.

Yes  No

Are your portable data storage devices encrypted (i.e. USB Stick)? *Please note this policy excludes any loss or liability arising from information contained on a non-encrypted device.*

Yes  No

Do you implement basic loss control measures such as: Antivirus software, a firewall and/or regular software patch installations?

Yes  No

Policy aggregate limit of liability for Damages, Claims Expenses, Penalties, Cyber Extortion Loss, Data Protection Loss, Business Interruption Loss and PCI Fines, Expenses and Costs: CAD 1,000,000

#### But sub-limited to:

Regulatory Defence and Penalties: CAD 250,000

PCI Fines, Expenses and Costs: CAD 100,000 (if PCI Compliant)

Cyber Extortion: CAD 100,000

Data Protection Loss: CAD 100,000

Business Interruption Loss: CAD 100,000

(i) Forensic Expenses sublimit: CAD 25,000

(ii) Dependent Business sublimit: CAD 10,000

Notified Individuals: 100,000 Notified Individuals in the Aggregate for Business Cyber Security & Privacy Liability.  
5,000 Notified Individuals in the Aggregate for Individual Cyber Security & Privacy Liability.

Aggregate Limit of Coverage for Computer Expert Services, Legal Services and Public Relations and Crisis Management Expenses combined: CAD 250,000

Deductible CAD 1,000

**Fraudulent Instruction Coverage:** BMS recommends you consider adding Fraudulent Instruction coverage - \$100,000 limit starting from \$250/year. This is only applicable to Members who buy the \$1M Cyber Security & Privacy Liability. Please contact BMS to find out more or purchase this additional cover.

## Declarations and Warranty

I declare that during the last five years no insurer has cancelled, declined or refused to issue me/us any form of insurance and that this application discloses the hazards known to exist at the date of this application. I declare that the statements made herein are in every respect true and correct and hereby apply for a contract of insurance to be based upon the truth of the said statements.

If you are unsure of your coverage requirements please contact BMS, a licensed insurance broker will be available to answer your questions during regular business hours.

Signed by:

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Date:

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Signing of this form does not bind the Applicant or company to complete the insurance but it is agreed that this form shall be the basis of the contract should a policy be issued.

The insurance premium is fully retained and not refundable.

## Payment Information

**The following provinces are subject to provincial sales tax:**

Ontario residents add 8% sales tax  
Québec residents add 9% sales tax  
Manitoba residents add 7% sales tax  
Saskatchewan residents add 6% sales tax  
Newfoundland residents add 15% sales tax

Sub-total	\$
Tax	\$
Total Enclosed	\$

All other provinces are exempt.  
GST is not applicable to insurance premiums.

All cheques payable to BMS Canada Risk Services Ltd, or complete credit card authorization below.

## Authorization for Credit Card Charge

VISA, AMEX or M/C Account No:

Expiry Date:

CVV:

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Cardholder Name:

Signature:

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