PLUS MEMBERSHIP
HPSO PROFESSIONAL LIABILITY INSURANCE BENEFIT INFORMATION

YOUR INTERESTS COME FIRST

We are pleased to announce that Professional and Trainee Full members of FGNA can now receive professional liability insurance with your membership in FGNA.* We know how important this benefit is to you, and because of FGNA's membership in the Federation of Therapeutic Massage, Bodywork, and Somatic Practice Organizations, this high quality coverage is now available to you at a great price.

Having professional liability insurance coverage as part of your membership gives you the peace of mind that you'll be protected in your day-to-day practice. With your individual coverage, your interests are protected if you're named in a covered lawsuit, and your coverage will travel with you as long as you're practicing within the scope of your license and in accordance with modalities not otherwise excluded.

*Not offered outside US, its territories and possessions, Puerto Rico and Canada. Members should be aware of insurance requirements of their practice, facility, state, province, and any other relevant governing body.

BROAD PROTECTION AND OCCURRENCE COVERAGE

Because this is an occurrence policy, you're protected regardless of when a claim is made, as long as your membership and this insurance was in place at the time of the covered incident. You can work confidently, knowing you're protected by one of the broadest professional liability insurance programs in the industry.

ADMITTED POLICY – BACKED BY THE STATE INSURANCE DEPARTMENT GUARANTY FUND

This professional liability policy is offered on an Admitted policy and is backed by the state guarantee fund. To our knowledge, we are the only program backed by an Admitted insurance policy. Others utilize a non-admitted/surplus lines carrier which does not offer this additional protection. The coverage offered by the guaranty fund is unique to each state.

BENEFITS AT A GLANCE

Benefit	Coverage*
Professional Liability General Liability Products Coverage Personal Injury	$2 million per occurrence/ $6 million annual aggregate
Sexual Misconduct Defense	Defense coverage
Assault Coverage (excluding TX)	$10,000 per incident/$25,000 aggregate
License Protection	$10,000 per incident/$25,000 aggregate
Damage to Property of Others	$10,000 aggregate
Medical Payments	$2,000 per person/$100,000 aggregate
Fire & Water Legal Liability	Subject to $100,000 sub limit
Defendant Expense Benefit	$10,000 aggregate
Deposition Representation	$2,500 per deposition / $5,000 aggregate
First Aid	$2,500 aggregate
*Subject to the master policy aggregate	

PROFESSIONAL LIABILITY COVERAGE

Solid professional liability insurance coverage is the only protection you have against the potential devastating effects of a lawsuit. With your professional liability insurance, you get coverage of up to $2,000,000 per claim, up to $6,000,000 annual aggregate* to satisfy judgments against you for covered claims of malpractice.

*Subject to the master policy aggregate

LICENSE PROTECTION COVERAGE

Protecting your license or certification to practice is critical to your livelihood as a healthcare practitioner. If a client complains about you to the Licensing Board or to your state's accrediting body, it can result in a hearing or a trial. Your insurance coverage provides reimbursement for covered disciplinary charges, attorney fees, travel and other expenses, up to the applicable limits of liability.

DEFENSE EXPERIENCE ON YOUR SIDE

If you're named in a malpractice lawsuit for a covered claim, you'll want to notify HPSO immediately. HPSO will gather the initial data and will contact our insurance carrier, CNA, right away. CNA will then begin the process of managing and defending this claim. Be assured that all legal fees for covered claims are paid – win or lose.

INSTRUCTORS

Instructors are eligible for coverage with this group Professional Liability Insurance Program. Subject to policy conditions, insurance coverage is available for allegations of bodily injury arising during the instruction of the modality or activity associated with the practice of the Feldenkrais Method, such as in a class demonstration. Coverage is also available if a lawsuit alleges that, because of improper training by an insured practitioner of FGNA, a student or former student went on to injure a client.

ESTHETICIANS AND YOGA INSTRUCTORS:

If you are an insured member of FGNA who is also an esthetician or a yoga instructor, coverage for those practices is available in your group professional and general liability policy.

IN ADDITION TO YOUR PROFESSIONAL LIABILITY AND LICENSE PROTECTION COVERAGE, SUBJECT TO THE LIMITS SPECIFIED, YOUR INSURANCE COVERAGE ALSO INCLUDES:

Personal Injury Liability: Protects you, up to the applicable limits of liability, against covered claims arising from charges of privacy violation, slander, libel, assault and battery, and other alleged personal injuries committed in the conduct of your professional services.
General Liability: Coverage is intended to pay amounts you may become legally obligated to pay as a result of injury or damage caused by a covered occurrence at any location you use to provide professional services related to your membership in FGNA. General liability also includes coverage for claims arising from the serving of alcoholic beverages during functions incidental to your provision of professional services.
Good Samaritan Liability: Pays benefits for injury or damage that is caused as a result of you providing or withholding professional services in a sudden and unforeseen emergency situation for which no reimbursement is expected, demanded or received.
First Aid: Provides reimbursement for expenses incurred if you, the insured member, give first aid to another person.
Defendant Expense: Provides reimbursement for lost wages and covered expenses incurred for attending a covered trial, hearing or proceeding required by CNA or the defense attorney.
Deposition Representation: Coverage pays for representation at a deposition by a designated attorney if you're named as a witness in a covered professional liability lawsuit. We want to try to ensure you don't move from "witness" to "defendant".
Fire & Water Legal Liability: Coverage pays for amounts you may become legally obligated to pay for damage to property that you use for the providing of professional services but don't have a financial interest in or own. This coverage is subject to a $100,000 sub-limit.

Medical Payments: Provides reimbursement for necessary medical expenses caused by an incident where you provide or during the provision of professional services. The intent of this coverage is to aid you in avoiding potential allegations of negligence.
Assault: Coverage reimburses for your medical expenses or for damage to your property if you are assaulted at work or while commuting to or from your workplace.*
Damage to Property of Others: Coverage pays for unintentional damage you may cause to someone else's property while you are providing professional services while at a primary personal residence or workplace.
Product Liability: Covers legal obligations that result from a client's unfavorable reaction to products you use during the professional services you provide.
*Assault coverage not available in Texas.

This material is intended to provide a general overview of the products and services offered. Only the policy can provide the actual terms, coverages, amounts, conditions and exclusions. Please contact HPSO at 1-866-461-1227 directly for a free copy of the complete policy.

ADDITIONAL INSURED COVERAGE

Since many facility owners or landlords ask that you show proof of insurance coverage, your general liability coverage is extended when contracts require you to add the owner or landlord as an additional insured. Please read your contract carefully to be certain that you're required to add additional insureds. Your employees may not be named as additional insureds, but they can obtain their own coverage by becoming insured members of FGNA. Also, your business name should not be listed on the Additional Insured form, but it can be listed on your Certificate of Insurance form. Please call Healthcare Providers Service Organization (HPSO) toll-free at 1-866-461-1227 if you're required to show proof of insurance coverage to a facility owner or landlord.

TO REPORT A CLAIM

Contact HPSO just as soon as you're aware of a potential claim. The information can be phoned into 1-866-461-1227. HPSO will confirm with your association that your membership and the policy were in effect on the alleged date of loss. It is also required that you submit proof of your license or a document showing you are adhering to the regulatory standards of practice in your state. If proof of licensure or adherence is not provided, the processing of your incident report will be delayed. You can fax your proof of licensure: 1-847-953-2550. HPSO will send your incident report to CNA within 24 hours to ensure your potential claim gets handled as quickly as possible.

THIS PROGRAM IS BACKED BY THE FINANCIAL STRENGTH OF CNA — AN INDUSTRY LEADER!

CNA has been an insurance leader for over 100 years and offers strong financial security to insured members. CNA's financial resources and operating performance have resulted in an "A" rating from A.M. Best, the nation's leading independent insurance analyst. CNA is committed to the well-being of the healthcare industry. For almost 40 years, CNA is the only multi-line stock insurance company to stay on A.M. Best's list of the Top 10 medical malpractice insurance carriers.

Coverage is afforded through the AMTA Master Policy to the Enrolled Member of The Federation of Therapeutic Massage, Bodywork, & Somatic Practice Organization. The AMTA Professional Liability Insurance Program is administered by: Healthcare Providers Service Organization (HPSO), a division of Affinity Insurance Services, Inc. AMTA Insurance Plans • 159 E. County Line Road l Hatboro, PA 19040-1218 • Phone: 1-866-461-1227 • Fax: 1-847-953-2550

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Healthcare Providers Service Organization is a division of Affinity Insurance Services, Inc.; in CA (License #0795465), MN and OK, AIS Affinity Insurance Agency, Inc.; and NY, AIS Affinity Insurance Agency.

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