

## **HOLISTIC PRACTITIONERS INSURANCE PLAN**

The insurance plan with high liability limits for Professional and Commercial General Liability, automatic inclusion of contents and property coverage, low deductibles and a base premium starting at only **\$1,050.00 per year** for your own policy covering your Holistics business.

For a minimal additional cost, cover can be extended to include:

**MORE THAN 1 PRACTITIONER**

**MORE THAN 10 MODALITIES PER PRACTITIONER**

**ADDITIONAL CONTENTS**

**BUILDINGS INSURANCE**

**BOILER AND MACHINERY COVER**

### **Special Instructions for Certain Business Categories:**

*Please note that certain business risks are subject to referral to underwriters, and as such we require a 7-day period to obtain quotations for the following:*

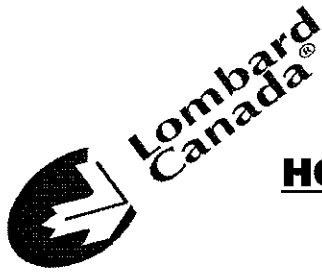
- |   |  |
|---|--|
| a) Business owned & operated by Naturopathic Doctors    | d) Claims in the last 5 years.                     |
| b) Schools and Training Establishments                  | e) Vacant properties                               |
| c) Modalities offered that are not on the approved list | f) US Operations                                   |
|   | g) Medical Professionals (Including Chiropractors) |

### **To obtain your own Policy:**

1. Read through the 'Highlights of the Holistic Practitioners Insurance Plan and check that the cover and limits meet your requirements – note any additional coverage required.
2. Fill out the 'Application' and calculate your premium by adding the premium for any additional practitioners (over 1) and modalities (over 10) to the base premium of \$1,050.00
3. Enclose Diplomas and/or certificates for the modalities to be insured.
4. Fill out the 'Application' and return it by mail with your cheque for the premium, or your void cheque and completed payment plan forms if opting for monthly payments, to Nacora Insurance Brokers Ltd.

### **Payment Terms:**

1. **Full payment** by one cheque made payable to Nacora Insurance Brokers Ltd.  
Note: In the event of a cheque payment being returned NSF please note that your policy will be cancelled unless we receive a certified cheque or money order for the remaining balance on your account with immediate effect.
2. **Monthly payments** – please complete the Monthly Pre-Authorized Payment Plan forms enclosed.  
Note: In the event of a monthly installment payment being returned NSF please note that the Monthly Pre-Authorized Payment Plan will be withdrawn with immediate effect and we will require a certified cheque or money order for the remaining balance on your account to prevent cancellation of your policy.
3. **Credit Card** payments are not accepted.



## **HOLISTIC PRACTITIONERS INSURANCE PLAN**

### **Protection of your Personal Information:**

By completing this application and returning it to Nacora Insurance Brokers Ltd, you agree and consent to the collection, use and disclosure of such information, including any personal information, by Nacora Insurance Brokers Ltd for the following purposes:

- Communicating with you.
- Assessing your application for insurance.
- Disclosing information to Insurance Companies.
- Negotiating, maintaining or renewing insurance on your behalf.
- Providing claims assistance and service.
- Advising you of other products or services.
- Complying with regulators and legal authorities.

For more information about our privacy policies and practices or for a copy of our Privacy Policy please visit our web site [www.nacora.com](http://www.nacora.com) or contact our Privacy Officer, Matthew Lewis, at Nacora Insurance Brokers Ltd, 5800 Hurontario Street, Suite 1000, Mississauga, Ontario L5R 4B6. Email: [david.schleifer@nacora.com](mailto:david.schleifer@nacora.com)

### **Warning –**

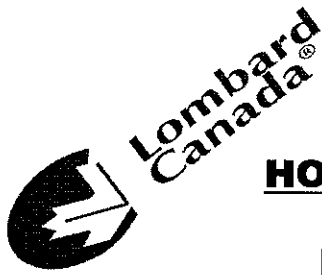
**In Respect of Professional Liability Cover this is a CLAIMS MADE policy. Please contact Nacora immediately in the event of a claim, or if you become aware of a situation that might give rise to a claim. Failure to do so could prejudice your ability to claim against your insurance policy.**

**If you are a new client to Nacora and your previous liability policy was on a claims made basis please call Nacora for advice as you may be exposed to a gap in cover.**

If you have any questions regarding the Holistic Practitioners Insurance Plan please call Darryl Wolfe

**Local: Phone: 905 507-7128  
Toll Free: 1 800 761 4938  
Fax: 905 507-2882**

**Nacora Insurance Brokers Ltd.  
5800 Hurontario Street, Suite 1000  
Mississauga, Ontario L5R 4B6**



## **HOLISTIC PRACTITIONERS INSURANCE PLAN**

### **Highlights of the Holistic Practitioners Insurance Plan**

The following is included within the Base Premium of \$1,050: (Coverage for 1 Practitioner only)

<b>Professional Liability:</b>	<b>\$2,000,000 per Claim, \$3,000,000 in the aggregate.</b>
<b>Commercial General Liability including Products:</b>	<b>\$2,000,000 per Occurrence, \$5,000,000 in the aggregate.</b>
<b>Property (Owned Contents of Every Description):</b>	<b>\$10,000 (Increased Limit available for additional premium).</b>
<b>Crime (Broad Form, Money &amp; Employee Dishonesty):</b>	<b>\$10,000</b>
<b>Business Interruption and Extra Expense:</b>	<b>\$500,000</b>

#### **Liability Cover Extended to Include:**

Blanket Additional Insureds	Included
Blanket Contractual	Included
Broad Form Property Damage	Included
Completed Operations	Included
Contingent Employers	Included
Contractual Non-Owned Auto	Included
Cross Liability	Included
Employee Benefits Liability	\$1,000,000
Employees & Volunteers as Additional Insureds	Included
Employers Liability	
Incidental Malpractice	Included
Medical Payments	\$10,000
Newly Acquired Subsidiaries -- 90 days.	Included
Non-Owned Auto	\$2,000,000
Physical Damage to Hired Auto	\$50,000
Personal Injury & Advertisers Liability	
Reimbursement for Defense Costs	\$25,000
Tenant Legal Liability	\$500,000

#### **Property Extended to Include**

Accounts Receivable	\$50,000
Automatic Sprinkler Recharge	\$25,000
Automatic Inflation Adjustment	
Building Damage by Theft	\$5,000
Building By-Laws	
Consequential Loss -- Off Premises	\$25,000
Debris Removal	5% - Max: \$50,000
EDP (Excluding Laptops - see in Dec Page)	\$25,000
Fine Arts	\$20,000
Fire Department Charges	\$20,000
Glass -- Automatic for Building owner & Tenants if Liable	
Growing Plants etc (Sub limits apply)	\$10,000
Installation Floater	\$10,000
Newly Acquired Buildings -- 90 days	\$1,000,000
Newly Acquired Contents -- 90 days	\$500,000
Peak Season	25% Max: \$100,000
Personal Effects (\$2500 per office; \$5000 per policy year)	
Pollutant Clean-up & Removal	\$10,000
Professional Fees	\$100,000
Property in Transit	\$10,000
Property off Premises	\$10,000
Property of Tenants	\$5,000
Protection of Property	
Tenants Leasehold Interest - Rents	\$10,000
Property of Tenants or Motel Guests:	
	\$ 500 Per Guest or Tenant
	\$ 5000 Per Year
POED -- Allowed where insured to value on building	
Valuable Papers	\$50,000

#### **Business Income (Gross Earnings, Extra Expense, Rental Income) Extended to Include:**

Retailers Product Impairment	\$10,000
Contingent Business Income	\$25,000
Off Premises Heat, Power, Gas, Water	\$25,000
Accountants Fees	\$25,000
(Please refer to Nacora for Profits Form)	

#### **Crime Cover Extended to Include:**

Employee Dishonesty -- Form A Fidelity	\$10,000
Money & Securities	\$10,000
Money Orders & Counterfeit	\$10,000
Depositors / Credit Card Forgery	\$10,000

#### **Deductibles \$500 Except for below:**

Crime	\$0
Earthquake	3% all Provinces except
10% in BC. (additional premium applicable)	
Flood	\$25,000 except \$50,000 in Manitoba.
Laser Machine(s)	\$2,500
Sewer Back-up	\$2,500

Coverage for your Contents (Equipment, Stock, Tenants Improvements) is on an "All Risks" Replacement Cost Basis subject to 90% Co-insurance. You are responsible for ensuring that the limits are sufficient to cover new replacement cost of your property, failure to do so could lead to under insurance and reduced settlement in the event of a claim.

This document is only intended to provide a summary of the cover provided by the policy, and should not be relied on for definitions and descriptions of the cover provided. A full copy of the policy is available on request from Nacora.