



**NACORA ALTERNATIVE EASTERN MEDICINE
INSURANCE PROGRAM**



The insurance plan with high liability limits for Professional Liability, and the ability to insure Commercial General Liability, Contents and Property coverage. Low deductibles and a base premium starting at only **\$375.00 per year** for your own policy covering your business.

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

- | | |
|--|---|
| MORE THAN 1 PRACTITIONER | INCREASED LIABILITY LIMITS |
| AYURVEDA, HOMEOPATHY, SHIATSU AND YOGA. | CONTENTS AND BUILDINGS INSURANCE |
| COMMERCIAL GENERAL LIABILITY | 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:

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|---|--|
| 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 Nacora Alternative Eastern Medicine Insurance Program and decide which coverage option best meets 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), additional coverage and modalities to the base premium of \$375.00
3. Enclose training certificates for the modalities to be insured.
4. Return the completed application and certificates by mail with your cheque for the premium payable to Nacora Insurance Brokers Ltd, or alternatively complete and return the Monthly Payment Plan form attached.

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 we will require a certified cheque or money order for the remaining balance on your account within 7 days to prevent cancellation of your policy.
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of a monthly installment payment being returned NSF please note that the Monthly Pre-Authorized Payment Plan will be withdrawn with immediate effect and we will require a certified cheque or money order for the remaining balance on your account within 7 days to prevent cancellation of your policy.
3. **Credit Card** payments are not accepted.



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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 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

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 Nacora Alternative Eastern Medicine Insurance Program 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



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Highlights of the Nacora Alternative Eastern Medicine Insurance Program

Option 1:

Subject to a Premium of \$375.00 per annum.

Professional Liability:

\$1,000,000 per claim, \$2,000,000 in the aggregate.

Cover Extended to Include:

Reimbursement for Defense Costs \$25,000

Option 2:

Subject to a Premium of \$590.00 per annum.

Professional Liability:

\$1,000,000 per claim, \$2,000,000 in the aggregate.

Commercial General Liability including Products:

\$1,000,000 per occurrence, \$5,000,000 in the aggregate.

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	Included
Incidental Malpractice	Included
Medical Payments	\$10,000
Newly Acquired Subsidiaries – 90 days.	
Non-Owned Auto	\$1,000,000
Personal Injury & Advertisers Liability	
Physical Damage to Hired Auto	\$50,000
Reimbursement for Defense Costs	\$25,000
Tenant Legal Liability	\$500,000

Option 3:

Subject to a Premium of \$850.00 per annum.

Professional Liability:

\$1,000,000 per claim, \$2,000,000 in the aggregate.

Commercial General Liability including Products:

\$1,000,000 per occurrence, \$5,000,000 in the aggregate.

Property (Owned Contents of Every Description):

\$10,000 (Increased Limit available for additional premium).

Crime (Broad Form, Money & Employee Dishonesty):

\$10,000

Business Interruption and Extra Expense:

\$500,000

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	
Medical Payments	\$10,000
Newly Acquired Subsidiaries – 90 days.	
Non-Owned Auto	\$1,000,000
Personal Injury & Advertisers Liability	
Physical Damage to Hired Auto	\$50,000
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	\$5,000
Pollutant Clean-up & Removal	\$10,000
Professional Fees	\$100,000
Property in Transit	\$10,000



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**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

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

Propertycontd

Property off Premises	\$10,000
Property of Tenants	\$5,000
Protection of Property	
Tenants Leasehold Interest	\$10,000
Property of Tenants orMotel Guests	
	\$ 500 Per Guest or Tenant (Please \$ 5000 Per Year
Valuable Papers	\$50,000

POED – Allowed where insured to value on building

All Options 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	\$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.