

The NHPC has made modifications to the insurance offered to its members. In an effort to provide more coverage to members the NHPC has moved away from the Option 1 (medical malpractice and commercial general liability) and Option 2 (medical malpractice) structure towards allowing each member to select the specific coverage they need. New and renewal members should review the content below.

Coverage available for selection:

1. Medical malpractice liability

Provides protection for claims made against NHPC members for negligence or errors in the performance of their approved modality.

Example: Client claims they were injured during a massage and cannot work for a week.

Limit: \$3,000,000 per loss/\$5,000,000 aggregate
All practicing members must purchase this coverage.

2. Commercial general liability (CGL)

Protects third parties (clients, building owners, etc.) from bodily injury and property damage arising from work or related business operations (non-professional).

Example: A client comes to your office for a treatment slips and falls and claims they are hurt.

Limit: \$3,000,000 per loss/\$5,000,000 aggregate or \$5,000,000 per loss/\$5,000,000 aggregate
Coverage is optional.

3. Contents

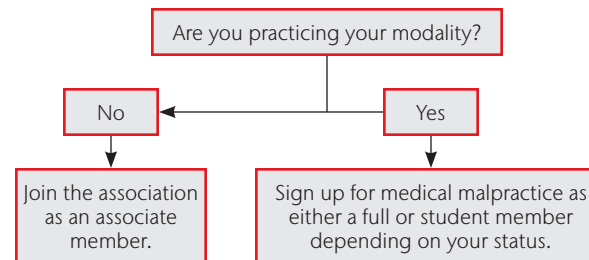
Provides coverage for damage to members owned property at an identified location.

Example: The tenant in the unit above you dishwasher overflows and the water damages your shelves and massage table.

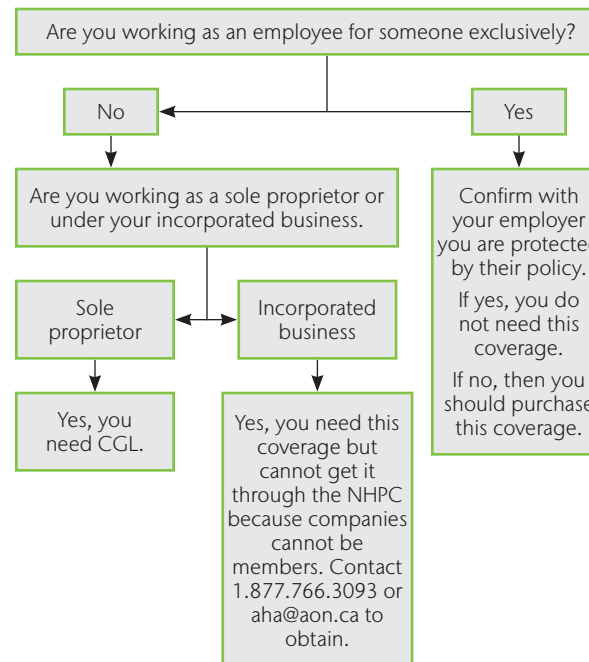
Limit: \$50,000 contents/\$100,000 ALS and extra expense
Coverage is optional.

How to select coverage

Do you need medical malpractice liability?



Do you need commercial general liability?



Do you need contents coverage?

