

# Professional Indemnity, Public and Products Liability insurance for Massage & Myotherapy Australia members

Get discounted rates + new Aon clients can get 18 months' cover for the price of 12 months<sup>1</sup>

As a massage therapist, you see first-hand the consequences of poor posture, unergonomic working set-ups and bad form in manual handling. While you might be an expert at helping heal these conditions, if a client alleged your treatment worsened their condition, healing from the financial consequences of this wouldn't be so simple.

For example, a client may allege that your massage treatment caused their condition to worsen or they might allege that they slipped and injured themselves in your practice. Both scenarios could result in them suing you for financial compensation.

That is why it's important to have adequate insurance in place for your massage therapy practice to help you to recover and heal from the financial stress of certain mishaps.

# Professional Indemnity insurance arranged by Aon

Aon has worked with CGU Insurance to develop a Professional Indemnity, Public and Products Liability insurance policy that seeks to address the common needs and risks faced by massage therapists. This insurance cover is intended to help protect you and your business if something goes wrong such as an incident while you're treating a client.

# **Cover benefits**

This policy includes the following cover benefits:

# Flexible Professional Indemnity cover limits

Choose a level of Professional Indemnity cover to suit your needs - \$2 million, \$5 million, \$10 million or \$20 million.<sup>2</sup>

# Public and Products Liability cover

\$20 million combined public and products liability limit per claim and \$60 million in the aggregate.<sup>2</sup>

# 2 hours complimentary legal advice

You could save hundreds of dollars on outside legal costs with 2 hours of complimentary legal advice on risks insured under this policy. Legal advice relating to your policy is not included.<sup>2</sup>

## Unlimited retroactive date

This policy is intended to help provide cover for claims relating to events connected with your business that happened before you purchased your policy, provided you weren't aware of a claim or facts or circumstances which could give rise to a claim before you purchased the policy.



#### No excess

No excess for certain claims under the Professional Indemnity or Products Liability section.

#### Run-off cover

You can be subject to claims for professional wrongdoing even after you retire or sell your business. Run-off cover extends your insurance policy to help respond to claims relating to events which arose while the business was operating.

# Which massage techniques are included?

The following massage techniques are included provided your qualifications are recognised by Massage & Myotherapy Australia:

Acupressure, Alexander Technique, Aromatherapy, Bowen Therapy, Connective Tissue Massage, Craniosacral Therapy, Cupping, Cyberorthotics, Ear Candling, Emmett Technique, Enar, Feldenkrais, Functional Fascial Taping, Gua Sha, Hawaiian Massage, Hot Stone Massage, Infant Massage, Kinesiology, Manual Lymphatic Drainage, Myofascial Dry Needling, Myofascial Release, Myotherapy, Neurostructural Integration Technique, Oriental Massage, Pilates, Polarity Therapy/Postural Integration, Pregnancy Massage, Reflexology, Reiki, Rolfing, Remedial Massage, Scenar, Shiatsu, Spinal Reflex Technique, Sports Massage, Stretching & Mobilisation, Therapeutic Massage, Trigger Point and Yoga.

# Why Aon?

## **Trusted leaders**

Aon is a leader in risk and insurance and has arranged cover for over 6,000 massage therapists.

### Supported by Massage & Myotherapy Australia

Aon is proud of its long-standing partnership with Massage & Myotherapy Australia and it means that we have insight and understanding about the professional services provided by massage therapists.

#### Don't just insure, be sure

As a broker and massage insurance specialist, Aon helps you find a policy customised for the common risks of your industry so you can be more confident that you've found the right type of insurance for your business.

## Discounts and extended policy period for Massage & Myotherapy Australia members

We offer discounted rates for Massage & Myotherapy Australia members and for new Aon clients, you can get 18 months' cover for the price of 12 months.<sup>1</sup>

#### Easy to manage

You can get a quote online or over the phone and you can adjust your policy anytime.

# Contact us today for a quote:

**e** au.massage@aon.com **t** 1800 805 191

#### aon.com.au/mma



<sup>1</sup>18 for 12 offer is available to new MMA members who purchase Professional Indemnity, Product Liability and Public Liability Insurance for Massage Therapists and who do not currently have a Professional Indemnity, Public Liability or Products Liability policy arranged by Aon. Aon reserves the right to cancel this offer at any time. Terms and eligibility conditions apply. Call 1800 805 191 for more details.

<sup>2</sup>Subject to full policy terms, conditions and exclusions.

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