



CANADIAN BROKER CANADIAN INSURER CANADIAN COMMUNITY



**Lackner  
McLennan**  
INSURANCE LTD.

## PREMIUM LIABILITY INSURANCE POLICY

Included in this annual policy is the following:

- **\$5,000,000 Professional Liability** – Which is any claim brought forth through your actions or non-actions for example: you cause injury to a third party during the course of your professional service.
- **\$5,000,000 Commercial General Liability** – Which is any claim brought forth by bodily injury or property damage you cause to a third party, and for situations that are not in your control. For example if someone were to slip and fall coming to your appointment.
- **\$500,000 Tenants Legal Liability** – Damage you may cause to premises you rent or occupy. This insurance applies to property damage caused by fire, explosion, smoke or leakage from fire protective equipment to the rented premise. It does not cover your equipment.
- **\$25,000 Legal Expense Coverage**
- **\$10,000 Criminal Defense Cost Reimbursement** -Applies to allegations of sexual, physical, or verbal abuse. This coverage will reimburse you for legal expenses in the defense of an allegation, provided you plead not guilty and are found not guilty.
- **\$10,000 Office Protection** – Provides you with a basket of coverage's including: business equipment, business interruption, glass, property in transit to name a few.
- **Legal Guard-24/7 Telephone access to legal information service for questions relating to your business**
- **We can insure over 365 modalities, with the majority free of charge, for example Reiki, Yoga, and Reflexology, to name a few.**
- **Personal Training and Fitness Instructor can be added for an additional \$40.00** plus tax where applicable.

This policy is an **OCCURRENCE BASED FORM** which means claims are covered when they occur during the policy term, regardless of when they are reported. For example if you stop paying for an occurrence based policy when you stop practicing, you will still have coverage for when you WERE practising, no matter when the actual claim is reported.

### COVERAGE ENHANCEMENTS AVAILABLE:

#### CULINARY EXTENSION:

This coverage enhancement includes the following:

- \_ Up to \$10,000 in annual receipts for catering and / or food sales
  - \_ Cooking classes included where participants are preparing the meals
  - \_ Cooking demonstrations / catering for small groups or private parties
- The cost for this coverage is \$200.00 (plus tax where applicable.)

#### INTERNATIONAL WEB BASED CONSULTING / TEACHING:

If you consult with clients via the internet (website, social media), international telephone call, Skype, or Face Time you may purchase coverage for International Web Based Consulting / Teaching.  
The cost for this coverage is \$50.00 (plus tax where applicable.)

#### LIVE BLOOD CELL MICROSCOPY:

Please Note: You must include a copy of your certificate of training, if you have not already done so.  
The cost for this coverage is \$100.00 (plus tax where applicable.)

#### CANCER COACH:

Please Note: You must include a copy of your certificate of training from the Canadian Cancer Association  
The cost for this coverage is \$50.00 (plus tax where applicable.)