

## The Question of Insurance

CANNP requires that all Members acquire insurance. **Members may choose any insurance company they wish**, as long as you are able to provide proof of insurance.

In addition to price, here are some things to consider when making your decision:

- Deductible**                      Should there be a claim against you, do you have to pay a deductible, an initial outlay of money before the insurance funding becomes available to cover you?  
*(The insurance company we have chosen to support has no deductible.)*
- Claims or Occurrence**      Does the insurance company cover you for claims made in the past, once you are no longer practicing?  
*(The insurance company the we have chosen to support covers you for life as long as the alleged claim made is during the time in which you were insured)*
- General Liability**            Are you covered for incidents such as a client slipping and falling on your premises?  
*(The insurance company that we have chosen to support covers you for practices that are operated from both the home or office for this sort of incident.)*
- Modalities Covered**        Are you covered for all of your specific modalities?  
*(The insurance company that we have chosen to support covers all modalities with a few exceptions — ear candling, homeopathy or colon therapy. Osteopathy, shiatsu and acupuncture may incur an additional fee.)*
- Additional Fees**              Are there additional fees associated with your insurance? Do you get charged a premium for dealing with minors, or professional athletes, or providing advice in the role of a teacher etc.?  
*(The insurer that we have chosen to support has an administration fee built in but no additional fees for any of the above mentioned situations.)*
- Prorate**                         Is the insurance fee prorated over the year?  
*(The insurer that we have chosen to support prorates each month over the year — pay for only what you need.)*
- Cancellation**                Can you cancel your policy without penalty?  
*(The insurer that we have chosen to support allows you to cancel your policy at any time and receive a refund on the unused portion of the premium on a short-rate basis.)*
- Application Process**        What is required for you to complete the application process?  
*(The insurer that we have chosen to support provides simple and easy to complete applications with no need for resumes, copies of intake records or waivers.)*

CANNP advises that price should not be the only consideration when deciding on insurance.