



AMERICAN MASSAGE COUNCIL

IMPORTANT Application Instructions

1. Make sure **ALL** questions are answered.
2. Include your PERSONAL CONTACT information – **Cell Phone and Email**.
3. For questions 1 thru 9: If you answer yes, provide full details on a separate sheet.

Policy Highlights and Optional Coverage

\$99 Professional Liability Coverage includes:

- ✳ Limits of Liability: \$1,000,000 per claim, \$3,000,000 aggregate
- ✳ Massage Therapy ✳ Movement Therapy
- ✳ Energy Therapy ✳ Spa Therapy

Optional Coverage:

- ✳ General Liability (Slip & Fall)
- ✳ Hot Stone Coverage (Addendum and \$25)
- ✳ Skin Care Specialist
- ✳ Additional Insured
- ✳ Personal Trainer
- ✳ Nutritional Specialist

Business Personal Property (\$500 deductible, \$10,000 limit of liability)

Before completing the application and for more information about the policy and coverage options, see **Frequently Asked Questions**.

AMERICAN MASSAGE COUNCIL

1100 W. Town & Country Rd., Ste. 1400
Orange, California 92868
800-500-3930 Phone 714-571-1863 Fax



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Frequently Asked Questions

Q: When will my coverage be effective and how long does it take to process my application?

A: We can make the coverage effective from the day we receive the application to any day going forward. It may take three to five business days to process a completed application; however, most are done within one business day.

Q: What will I get once my application has been approved and processed?

A: We will send you a policy/declarations page and any applicable endorsements. The declarations page will serve as your proof of coverage and receipt of payment.

Q: Why do I need to provide my massage license or certification number and school information including hours of training?

A: Professional liability insurance can only be purchased by those who can prove professional standing. Licensing or certification (depending on state requirements), school information, and hours of training all go toward establishing your professional credentials.

Q: What is an additional insured (AI)?

A: An entity, such as, a landlord, corporation, or another person, may ask to be named as an additional insured (AI) on your policy. If someone asks you to be named as an AI, they are requesting that if you are alleged to have caused an injury and the AI is named as a part of the cause of action, the AI will be defended through your insurance policy rather than their own. This coverage can be added for an additional \$10 per entity. AI coverage is provided upon written request and the issuance of endorsement only.

Q: What does general liability (GL) insurance cover?

A: Our general liability (GL) insurance covers potential risks. For example, if an invited guest should slip and fall, this GL coverage may pick up that liability - A non-practicing injury sustained on your premises. The rate for the general liability coverage is \$50.

Q: What is Business Personal Property (BPP) insurance?

A: Business personal property can cover the named insured for lost, stolen, or damaged property of the business, such as equipment (massage table and chair), furniture, or other business property that is not a permanent part of the building structure. There is a \$10,000 limit of liability, and a \$500 deductible for this insurance policy (not offered in New York, Indiana, Kentucky, and Illinois). The cost for this insurance is \$103.25.

Q: Why is hot stone coverage separate?

A: Some massage modalities are considered a higher risk than others. Hot Stone is one of these. Our underwriters need a hot stone addendum (available upon request) to better assess this risk. If approved for coverage, there is a \$25 charge, and you will need to use our hot stone informed consent form.

Q: I am licensed to practice another healthcare profession. How can I get coverage for that profession?

A: Our insurance carrier covers a wide range of allied healthcare professions. These professions include: Personal Trainers, Skin Care Professionals, and Nutritional Specialists. The highest risk profession is considered the primary profession covered, then each profession thereafter is charged an additional profession fee of \$25. To add an additional profession, please contact us to get the appropriate application.

Q: What is the difference between AMC and other insurance programs?

A: Two things: First, AMC is not an association; second, we do not make the assumption that you need every coverage offered by an association. We let you choose what you need rather than charging for what you may not need.

Q: Why are coverage limits so different between the various programs?

A: Coverage limits are a function of what the profession requires. We provide the coverage limits you need to qualify for state licensure and most programs. Other insurance programs may have increased coverage limits to justify their higher rate.

Q: What if I have changes to my policy during the policy year?

A: We are required to have change requests in writing. The best way is to e-mail us at info@massagecouncil.com with your requested additions, changes, or deletions. Please be sure to include your name, the nature of the requested change, and the effective date.

Q: How am I notified when it comes time to renew?

A: We will send your renewal notifications approximately 60 days before your renewal date. Because of this, PLEASE make sure you notify us of any change of address, phone, and/or email. Be sure to place your renewal date on your calendar to insure there is no lapse in coverage.

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