

## Health Professionals Coverage Summary

Insurance House Group currently protects thousands of Health Professionals throughout Australia with an excellent policy at an extremely competitive cost.

**Policy:** This combined policy will cover you for Professional Indemnity Insurance, Public Liability Insurance and Goods Sold and Supplied Insurance.

**Insured Profession:** We offer cover for an extremely broad list of over 150 modalities, please refer to the reverse side to see our approved modalities list. You must be qualified in the modalities you require cover for.

**Retroactive date:** Unlimited excluding known claims and circumstances

**Insurer security:** Lloyd's of London. We are extremely pleased to have the support of the world's largest insurance provider. Lloyd's is an Authorised Australian insurer and offers an excellent insurer rating of A+, ensuring your quality of protection.

### Policy benefits:

- ✓ Professional Indemnity cover
- ✓ Public Liability cover
- ✓ Goods sold and supplied cover
- ✓ Defence costs and expenses
- ✓ Inquiry costs and expenses
- ✓ Damages awarded against you
- ✓ Libel & Slander - Defamation
- ✓ Dishonesty of Employees
- ✓ Trade Practices Act
- ✓ Loss of Documents
- ✓ Two Reinstatement
- ✓ Breach of Confidentiality
- ✓ Good Samaritan Acts
- ✓ Run Off Cover
- ✓ Fund Raising and Social Activities
- ✓ Students under Supervision
- ✓ Incoming Principals
- ✓ Locums cover

**Additional Benefit:** The price table details the Professional Indemnity limit options available for you to select. As an added benefit and at no additional cost you will automatically receive public liability and goods sold or supplied cover to the value of \$10,000,000 any one claim and in the aggregate.

If you purchase the \$20,000,000 Professional Indemnity limit you will receive public liability and goods sold and supplies cover to the value of \$20,000,000 any one claim and in the aggregate.

**Excess:** Nil excess to apply for all claims.

These terms are subject to insurer's acceptance of your online application and a nil claims history.

### Costs:

The prices in the table below are the **total amount payable** and **include** stamp duty, GST and our administration fee.

The cost of the insurance is per practitioner.

### Total Payable

LIMIT	ACT/NT/VIC/WA	SA	QLD/NSW	TAS
\$500,000	\$148.50	\$149.05	\$145.75	\$147.40
\$1,000,000	\$172.70	\$173.47	\$168.85	\$171.16
\$2,000,000	\$196.90	\$197.89	\$191.95	\$194.92
\$5,000,000	\$221.10	\$222.31	\$215.05	\$218.68
\$10,000,000	\$269.50	\$271.15	\$261.25	\$266.20
\$20,000,000	\$305.80	\$307.78	\$295.90	\$301.84

The above prices are valid to 1 July, 2012.

### Apply online:

Simply go to [www.insurancehouse.com.au](http://www.insurancehouse.com.au) and once there select 'Insurance Quote', then choose 'Health Professionals'. Within minutes you will receive your receipt, tax invoice and policy confirmation by e-mail.

### Contact us:

Should you have any queries please call one of our experienced consultants on 1300 659 626 or e-mail us at [ih@ihgroup.com.au](mailto:ih@ihgroup.com.au).

## Approved Modalities

You **must** be qualified in the modalities you practice to be covered.  
The following are all approved modalities.

- ✓ Acupoint therapy
- ✓ Acupressure
- ✓ Acupuncture
- ✓ Alexander technique
- ✓ Allergy testers
- ✓ Animal therapy
- ✓ Aromatherapy
- ✓ Art Therapy
- ✓ Attractor Field Therapy
- ✓ Aura-kinetic training
- ✓ Auro soma
- ✓ Ayurveda
- ✓ Bio-Energetic Healing
- ✓ Biofrequency
- ✓ Biomagnetic
- ✓ Biomesotherapy
- ✓ Bio-Resonance Matching
- ✓ Body harmony
- ✓ Body talk systems
- ✓ Body Transformation
- ✓ Bowen Technique
- ✓ Brain Gym
- ✓ Brandon Raynor
- ✓ Breathwork
- ✓ Buteyko breathing method
- ✓ Cellulite Treatment
- ✓ Chinese medicine
- ✓ Chi nei tsan
- ✓ Chi Gong
- ✓ Coaching
- ✓ Colour therapy
- ✓ Colon Hydrotherapy
- ✓ Colonic Irrigation
- ✓ Counsellors
- ✓ Craniosacral therapy
- ✓ Crystal therapy
- ✓ Cupping
- ✓ Dance therapy
- ✓ Dietitians
- ✓ Dorn therapy
- ✓ Dry Needling
- ✓ Ear candling
- ✓ Electro acupuncture
- ✓ Embodiment of Yoga
- ✓ Emmett Technique
- ✓ Emotional freedom techniques
- ✓ Endermologie
- ✓ Essences of Angels
- ✓ Exercise physiology
- ✓ Face Painting
- ✓ Facial harmony
- ✓ Feldenkrais
- ✓ Feng shui
- ✓ Flower remedies
- ✓ Focusing
- ✓ Frequency Specific Microcurrent (Bodyfield Analysis)
- ✓ Healing energy
- ✓ Healing touch
- ✓ Hellerwork
- ✓ Herbalists
- ✓ Herbal medicine
- ✓ Homeopathy
- ✓ Horstmann technique
- ✓ Hypnobirthing (excluding delivery advice)
- ✓ Hyperton-X
- ✓ Hypnotherapy
- ✓ IFAS (Skin & Nerve Stimulation)
- ✓ Indian Head Massage
- ✓ Iridology
- ✓ Kinesiology
- ✓ Lactation consultants
- ✓ Laughter
- ✓ Life coaching
- ✓ Luminous Way Vital healing
- ✓ Lymphatic system
- ✓ Magnetic field therapy
- ✓ Massage
- ✓ Massage – Ancient Hawaiian Temple
- ✓ Massage - Baby
- ✓ Massage - Chinese
- ✓ Massage - Connective Tissue
- ✓ Massage - Corporate
- ✓ Massage - Deep Tissue
- ✓ Massage – Hawaiian
- ✓ Massage – Hoffman
- ✓ Massage - Hot/Cold Stone
- ✓ Massage - Kahuna Style Massage
- ✓ Massage - Lomi Lomi
- ✓ Massage - Mobile
- ✓ Massage - Pranic
- ✓ Massage - Pregnancy
- ✓ Massage - Remedial
- ✓ Massage - Swedish
- ✓ Massage - Thai
- ✓ Meditation
- ✓ Metabolic Free Radical Testing – Theratest
- ✓ Mora therapy
- ✓ Moxibustion
- ✓ Music therapy
- ✓ Muscle Tension Treatment
- ✓ Myofascial release therapy
- ✓ Myopractic
- ✓ Myotherapy
- ✓ Natural fertility management
- ✓ Naturopathic medicine
- ✓ Naturopathy
- ✓ NES
- ✓ Neural Organization Therapy
- ✓ Neuro linguistic programming
- ✓ Numerology
- ✓ Nutritionists
- ✓ Occupational Therapy
- ✓ Oriental Health Sciences
- ✓ Orthobionomy
- ✓ Personal Trainers
- ✓ Phenolics
- ✓ Phytotherapy
- ✓ Pilates
- ✓ Polarity therapy
- ✓ Pranic healing
- ✓ Professional Counsellors
- ✓ PSH therapy
- ✓ Psychotherapists
- ✓ Push therapy
- ✓ Q2 therapy
- ✓ Qi Gong
- ✓ Raindrop technique
- ✓ Recreation therapy
- ✓ Reflexology
- ✓ Rehabilitation Consultants
- ✓ Reiki treatment
- ✓ Rekindled Ancient Wisdom
- ✓ Remedial therapy
- ✓ Reverse Therapy
- ✓ Roling Structural Integration
- ✓ SCENAR
- ✓ Shiatsu
- ✓ Somatic integration therapy
- ✓ Speech therapy
- ✓ Spiritual healing
- ✓ Sports Kinesiology
- ✓ Stretch Therapy
- ✓ Tai chi
- ✓ Tibetan Bowl Sacred Healing Sound
- ✓ Time line therapy
- ✓ Tissue Salt Therapy
- ✓ Traditional Chinese medicine
- ✓ Transactional analysis
- ✓ Transpersonal & Emotional Release Counsellors
- ✓ Trigger point therapy
- ✓ Touch for Health
- ✓ Toyohari
- ✓ Urine Analysis (for undigested proteins and sugar)
- ✓ Vocational counselling
- ✓ Yoga
- ✓ Zumba