

Health Professionals Coverage Summary

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

Cover: Our combined policy automatically includes cover for:

- ✓ Professional Indemnity
- ✓ Public Liability
- ✓ Goods sold and supplied

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:

- ✓ Medical Liability
- ✓ Public Liability
- ✓ Goods sold and supplied
- ✓ Defence costs and expenses
- ✓ Breach of Confidentiality
- ✓ Defamation
- ✓ Dishonesty
- ✓ Intellectual Property
- ✓ Competition and Consumer Act
- ✓ Loss of Documents
- ✓ Inquiries
- ✓ Run-off Cover
- ✓ Extended Run-off Cover
- ✓ Students
- ✓ Locums
- ✓ Mergers and Acquisitions
- ✓ Vicarious Liability
- ✓ Your liability from contractors
- ✓ Compensation for court attendance
- ✓ Public relations expenses
- ✓ Sixty day reporting period
- ✓ Continuous cover
- ✓ Spousal liability
- ✓ Statutory liability
- ✓ Two policy limit reinstatements
- ✓ Unlimited retroactive cover

Additional Benefit: You automatically receive public liability cover of \$10,000,000 for the prices listed on this information sheet. **You will have the option to increase this cover to \$20,000,000 when you apply online for an additional cost.**

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	TAS/NT/VIC/WA	SA	NSW	ACT	QLD
\$500,000	\$176.00	\$176.55	\$173.25	\$173.80	\$175.45
\$1,000,000	\$200.20	\$200.97	\$196.35	\$197.12	\$199.43
\$2,000,000	\$224.40	\$225.39	\$219.45	\$220.44	\$223.41
\$5,000,000	\$248.60	\$249.81	\$242.55	\$243.76	\$247.39
\$10,000,000	\$297.00	\$298.65	\$288.75	\$290.40	\$295.35
\$20,000,000	\$333.30	\$335.28	\$323.40	\$325.38	\$331.32

The above prices are valid to 31 December, 2014.

Apply online:

Simply go to 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.

Approved Modalities

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

- ✓ Accunect
- ✓ Actively Ageing Practitioner
- ✓ Animal Therapy (excluding race horses)
- ✓ Antenatal Classes (excluding delivery advice)
- ✓ Aqua Aerobics
- ✓ Aqua Fitness
- ✓ Aquatic Resistance Training
- ✓ Aromatherapy
- ✓ AromaTouch
- ✓ Art Therapy
- ✓ Atlas Profilax
- ✓ Atlas Reconnect
- ✓ Attractor Field Therapy
- ✓ Audiologists
- ✓ Aura-kinetic training
- ✓ Auro soma
- ✓ Australian Bush Flowers Therapy
- ✓ Aviva Method
- ✓ Ayurveda
- ✓ Barre
- ✓ Bio Acoustical Utilization Device (BAUD)
- ✓ Biochemic Cell Salts
- ✓ Bio-Energetic Healing
- ✓ Biofeedback
- ✓ Biofrequency
- ✓ Biomagnetic
- ✓ Biomesotherapy
- ✓ Bio-Resonance Matching
- ✓ Body Balance
- ✓ Body Code Practitioner
- ✓ Body harmony
- ✓ Body talk systems
- ✓ Body Transformation
- ✓ Bowen Technique
- ✓ Boxercise (as part of fitness only - non body contact)
- ✓ Brain Gym
- ✓ Brandon Raynor
- ✓ Breathwork
- ✓ Brennan Healing Science – “Energy Healing Work”
- ✓ Building Biologist
- ✓ Buteyko breathing method
- ✓ Cellulite Treatment
- ✓ Chakradance
- ✓ Chi Ball
- ✓ Chi Gong
- ✓ Chi nei tsan
- ✓ Chinese herbal dispenser
- ✓ Chinese medicine
- ✓ Coaching
- ✓ Colon Hydrotherapy
- ✓ Colonic Irrigation
- ✓ Colour & Sound Vibration Therapy
- ✓ Colour therapy
- ✓ Counsellors
- ✓ Craniosacral therapy
- ✓ Crystal therapy
- ✓ Cupping
- ✓ Dance therapy
- ✓ Dancing For Birth
- ✓ Dental Hygienist
- ✓ Detox Foot Spa Treatments
- ✓ Diagnostic Sleep Study and CPAP Treatment Service
- ✓ Dietitians
- ✓ Diversional Therapy
- ✓ Dorn therapy
- ✓ Doula
- ✓ Drama Therapy
- ✓ Dry Needling
- ✓ Ear candling
- ✓ Ego State Therapy
- ✓ Electro acupuncture
- ✓ Embodiment of Yoga
- ✓ Emmett Technique
- ✓ Emotion Code Practitioner
- ✓ Emotional freedom techniques
- ✓ Endermologie
- ✓ Essences of Angels
- ✓ Exercise physiology
- ✓ Face Painting
- ✓ Facial harmony
- ✓ Feldenkrais
- ✓ Feng shui
- ✓ Flower remedies
- ✓ Focusing
- ✓ Food Coaching
- ✓ Frequency Specific Microcurrent (Bodyfield Analysis)
- ✓ Functional Facial Tapping
- ✓ Gym Supervision
- ✓ Gyrotonic
- ✓ Hahnemann Healing
- ✓ Halo Therapy
- ✓ Hand Therapy
- ✓ Healing energy
- ✓ Healing touch
- ✓ Heat Lamp Therapy (TDP)
- ✓ Hellerwork
- ✓ Herbal medicine
- ✓ Herbalists
- ✓ Holographic Kinetics
- ✓ Homeopathy
- ✓ Horstmann technique
- ✓ Hydrotherapy
- ✓ Hyperton-X
- ✓ Hypnobirthing (excluding delivery advice)
- ✓ Hypnotherapy
- ✓ Hyproxi Weight Loss
- ✓ IFAS (Skin & Nerve Stimulation)
- ✓ Ignite Your Spirit (Energetic Healing)
- ✓ Indian Head Massage
- ✓ Ion Detoxing Foot Spa
- ✓ Iontophoresis
- ✓ Iridology
- ✓ ISIS Seichem Healing
- ✓ Japanese Cosmo Facelift
- ✓ Joint Mobilisation (excluding spinal mobilisation)
- ✓ Juice Therapy
- ✓ Kinergetics
- ✓ Kinesiology
- ✓ Kinesis Myofascial Integration
- ✓ Lactation consultants
- ✓ Laser Acupuncture
- ✓ Laughter
- ✓ Life Alignment
- ✓ Life coaching
- ✓ Magnetic field therapy
- ✓ Massage
- ✓ Massage – Ancient Hawaiian Temple
- ✓ Massage - Baby
- ✓ Massage - Bamboo
- ✓ 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 - Oncology Massage
- ✓ Massage - Pregnancy
- ✓ Massage - Remedial
- ✓ Massage - Swedish
- ✓ Massage - Tens Therapy
- ✓ Massage - Thai
- ✓ Massage - Ultrasound
- ✓ Matrix Energetics
- ✓ Medical Photographer
- ✓ Meditation
- ✓ Mental Health Skills Trainer
- ✓ Metabolic Free Radical Testing – Theratest
- ✓ Mora therapy
- ✓ Movement Therapy
- ✓ Moxibustion
- ✓ Muscle Tension Treatment
- ✓ Music therapy
- ✓ Myofascial release therapy
- ✓ Myofunctional Therapy
- ✓ Myopractic
- ✓ Myotherapy
- ✓ Natural fertility management
- ✓ Naturopathic medicine
- ✓ Naturopathy
- ✓ Neuro linguistic programming

Approved Modalities (continued)

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

- ✓ Neuro Muscular Technique
- ✓ Neurofeedback Brain Training
- ✓ Neuro-Linguistic Kinesiology
- ✓ Neurooptimal Training
- ✓ Neurospinologist
- ✓ Neuro-Training
- ✓ Numerology
- ✓ Nutritionists
- ✓ Occupational Therapy
- ✓ Oriental Health Sciences
- ✓ Orthobionomy
- ✓ Patient Advocate
- ✓ Personal Trainers
- ✓ Phenolics
- ✓ Phlebotomist
- ✓ Phytotherapy
- ✓ Phytotherapy
- ✓ Pilates
- ✓ Polarity therapy
- ✓ Pranic healing
- ✓ Professional Counsellors
- ✓ PSH therapy
- ✓ Psychotherapists
- ✓ Pulmonary and Lung Function Testing
- ✓ Push therapy
- ✓ Q2 therapy
- ✓ Qi Gong
- ✓ Quantum Touch
- ✓ Radiographer
- ✓ Raindrop technique
- ✓ Reconnective Healing
- ✓ Recreation therapy
- ✓ Reflexology
- ✓ Rehabilitation Consultants
- ✓ Reiki treatment
- ✓ Rekindled Ancient Wisdom
- ✓ Release Counsellors
- ✓ Remedial therapy
- ✓ Reverse Therapy
- ✓ Rolfing Structural Integration
- ✓ Saliva Analysis
- ✓ Salt Therapy
- ✓ SCENAR
- ✓ Shiatsu
- ✓ Sleep Therapy/Somnology
- ✓ Social Worker
- ✓ Somatic integration therapy
- ✓ SoulCollage Facilitator
- ✓ Sound Healer
- ✓ Speech therapy
- ✓ Spiritual Direction
- ✓ Spiritual healing
- ✓ Sports Kinesiology
- ✓ Stress Management
- ✓ Stretch Therapy
- ✓ Structural Integration
- ✓ Tai chi
- ✓ Tens Machine
- ✓ Theta Healing
- ✓ Thought Field Therapy
- ✓ Tibetan Bowl Sacred Healing Sound
- ✓ Tibetan Medicine
- ✓ Time line therapy
- ✓ Tissue Salt Therapy
- ✓ Total Body Modification
- ✓ Touch for Health
- ✓ Toyohari
- ✓ Traditional Chinese medicine
- ✓ Transactional analysis
- ✓ Transpersonal & Emotional
- ✓ Trauma Release Exercises (TRE)
- ✓ Trigger point therapy
- ✓ Ultra Sound Therapy
- ✓ Urine Analysis - excluding drug/alcohol testing
- ✓ Venepuncturist
- ✓ Vocational counselling
- ✓ Voice Dialogue
- ✓ Western Herbalist
- ✓ Whole Body Vibration Therapy
- ✓ Writing Therapist
- ✓ Yoga
- ✓ Zero Balancing
- ✓ Zumba