

By **Rachelle Wendt**
Director of Membership, QATCMA

UPDATE RE: MALPRACTICE INSURANCE/GENERAL LIABILITY FOR QATCMA MEMBERS.

Exciting changes offered to our QATCMA members!

How does our insurance program differ with other insurance offerings?

HIGHLIGHTS: (see chart below for details)

- Herbalists: \$120 per annum for Malpractice!
- Acupuncturists: \$225 per annum for Malpractice!
- P.TCM/Dr.TCM: \$270 per annum for Malpractice!
- NEW!!! ACUPOINT INJECTION THERAPY (in addition Malpractice)+\$275 (S.A.I.T. certification required) member of SAIT, Society of Acupoint Injection Therapy requirement).

Pre-requisites: QATCMA member

S.A.I.T. member if applicable to Acupoint Injection Therapy

QATCMA Insurance Program Rates **2011-2012**

PROFESSIONAL MALPRACICE LIABILITY COVERAGE

1. Herbalists	Premium
1) \$1,000,000	\$120
2) \$2,000,000	\$175
3) \$3,000,000	\$220
Acupuncture Only	Premium
1) \$1,000,000	\$225
2) \$2,000,000	\$350
3) \$3,000,000	\$440
Doctor/Practitioner of TCM Only	Premium
1) \$1,000,000	\$270
2) \$2,000,000	\$380
3) \$3,000,000	\$475

	Point Injection Therapy	Additional Fee
1)	\$1,000,000	\$275
2)	\$2,000,000	\$385
3)	\$3,000,000	\$480
	Supervised Students (must be registered with CTCMA)	\$25 each

COMMERCIAL GENERAL LIABILITY COVERAGE

2.	Limit	Premium
1)	\$1,000,000	\$250
2)	\$2,000,000	\$330
3)	\$3,000,000	\$400
4)	\$5,000,000	\$530
	Each Additional Location	
1)	\$1,000,000 up to \$5,000,000	\$50
3.	Deductible	
	(Malpractice)	\$500
	(General Liability)	\$500

A \$25.00 Policy Fee will be applied to all new applications and renewals. If you have any questions, please contact our office.