

Acupuncture Insurance Program

COVERAGE OPTIONS AND COST EXPLAINED FOR INDIVIDUAL PRACTITIONERS



Medical Malpractice

Also known as Errors & Omissions, E&O, or Professional Liability

This covers Acupuncturists for any bodily injury they may cause to customers during the delivery of their professional services. For example, if a patient sues for an injury they claim to have incurred during a treatment. For most practitioners we recommend that you carry our \$2M per occurrence limit.

Regulatory Defense: This should come with medical malpractice insurance and protects Acupuncturists with legal representation in the event they become the subject of an investigation by the regulatory authority. Our coverage is included with E&O and carries a limit of \$10,000 per occurrence, and \$50,000 aggregate. We also pay the up-front cost so you don't have to worry about being out-of-pocket in the event of a claim.



Commercial General Liability

Also known as CGL or General Liability

This covers you for any bodily injury or property damage an Acupuncturist may cause while operating their business outside of administering professional services. For example, if an Acupuncturist operates out of another professional's clinic or visits customers in their home, imagine they break something, and the owner sues for the cost to repair or replace what was broken. Most clinics-owners will ask that professionals have this coverage before they allow them to operate out of their clinic. Available in limits of \$1M, \$2M, \$3M, and \$5M per occurrence.

E&O with \$2M (\$5M Aggregate) Limits		
Modality	Our Price	Competitors
Our Price	\$446	\$495

CGL Premium		
Limit	Our Premium	Competitors
\$1M (\$1M Aggregate)	\$50	\$225
\$2M (\$5M Aggregate)	\$100	\$325

The prices above are inclusive of all fees and taxes. Our offering is built to meet the requirements of the Acupuncture and TCM Colleges.

It is also easy to get a quote and buy online. Visit us via the link below to complete a quote, and chat with a licensed broker for more assistance.

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