

You can relax with our insurance cover

Aon's Massage Therapist insurance combines three types of cover – Malpractice, Public and Products liability into one policy. The features of this policy have been customised specifically to suit the needs of massage therapists. That is why we are endorsed by the Australian Association of Massage Therapists Ltd as the preferred provider of insurance for their members.

Key features

- **No excess**
This policy is not subject to an excess in the event of a claim.
- **Free legal hotline**
As a policy holder you have access to free advice on any legal matter relating to your profession for up to 15 minutes on one matter.
Conditions apply, see your policy schedule.
- **Cover in retirement (run-off cover)**
When you retire, you are still liable for your past actions. You will continue to be insured for free, as long as you do not return to practice and advise Aon of your retirement.
- **\$10 million cover for Public and Product liability**
Irrespective of the amount of insurance you select (up to and including \$10 million) you will be provided with \$10 million Public and Products liability insurance.
- **Strong insurer security**
The insurer, Vero Insurance Ltd, is one of Australia's premier insurance companies.
- **Cover for teaching**
Cover is extended to include where you teach or train at no additional cost, provided that your teaching is incidental and not your principal source of income. No cover is provided for training schools or registered training organisations under this policy. However, Aon can cover you under an alternate insurance policy, contact Aon on **1800 805 191** for further information.

We are pleased to be endorsed by the Australian Association of Massage Therapists Ltd as their preferred provider insurance.

Aon is a proud business partner of the AAMT.



What Aon's insurance covers

Malpractice liability – covers you for allegations of professional wrongdoing by you in the delivery of your professional services. For example, treatment injury, incorrect assessment and breach of confidentiality.

If you are faced with an allegation of professional wrongdoing, we will cover your legal costs as well as compensation and legal costs payable to the claimant.

Public liability – covers claims for accidental bodily injury or property damage to clients and members of the public at your premises or anywhere you work. For example, a third party falling and injuring themselves on your premises because of a slippery floor.

Products liability – covers claims of bodily injury or property damage arising from the failure of goods sold or supplied by you. This cover does not extend to wholesale or retail production and/or distribution of products for which no therapeutic consultation has taken place between you and the individual client.

Premiums

The cost of the insurance (the premium) is determined by the coverage you require and the state you practice in (which impacts stamp duty charges).

Premiums valid until 30 September 2012

Sums insured	VIC/WA/ACT/NT	NSW/QLD	SA	TAS
\$1 million	\$157.30	\$153.45	\$158.07	\$155.76
\$2 million	\$187.55	\$182.33	\$188.60	\$185.46
\$5 million	\$242.00	\$234.30	\$243.54	\$238.92
\$10 million	\$290.40	\$280.50	\$292.38	\$286.44
\$20 million	\$393.25	\$378.68	\$396.17	\$387.42

Notes

The premiums include GST, stamp duty and an Aon administration fee of \$44 per therapist. The cost of insurance also includes \$22 which is sent to the AAMT in recognition of the assistance it provides Aon when negotiating terms with insurers.

The above premiums only apply for modalities recognised by the AAMT. If you require cover for any modalities not automatically recognised by AAMT, please forward your form to Aon as different terms and conditions may apply.

Free legal hotline

1800 05 11 33

Aon's legal hotline provides you with access to the insurers' appointed firm of solicitors for legal advice on any matter relating to your practice as a massage therapist. The advice is available for up to 15 minutes, at one time, on one subject.

The hotline is a direct line to a nominated solicitor. If that solicitor is not available, another solicitor will be available to assist you.

Appointed law firm:

HWL Ebsworth
Level 41, 600 Bourke Street
Melbourne VIC 3000

Solicitor: Philip E Battye

The hours of operation are from 8.00am to 5.30pm AEST, Monday to Friday (except public holidays)

Modalities covered

For the purposes of this insurance cover (and for the standard premium to apply) the modalities listed below are regarded as 'massage therapy' techniques, as long as your qualifications are recognised by the AAMT. If a modality you perform is not listed below you may have to purchase additional cover.

- ↳ acupressure
- ↳ alexander technique
- ↳ aromatherapy
- ↳ bowen therapy
- ↳ connective tissue massage
- ↳ craniosacral therapy
- ↳ cupping
- ↳ cyberorthotics
- ↳ ear candling
- ↳ emmett technique
- ↳ enar
- ↳ feldenkrais
- ↳ functional fascial taping
- ↳ gua sha
- ↳ hawaiian massage
- ↳ hot stone massage
- ↳ infant massage
- ↳ kinesiology
- ↳ manual lymphatic drainage
- ↳ myofascial dry needling
- ↳ myofascial release
- ↳ myotherapy
- ↳ neurostructural integration technique
- ↳ oriental massage
- ↳ polarity therapy
- ↳ postural integration
- ↳ pregnancy massage
- ↳ reflexology
- ↳ reiki
- ↳ rolfing
- ↳ scenar
- ↳ shiatsu
- ↳ spinal reflex technique
- ↳ sports massage
- ↳ stretching and mobilisation
- ↳ therapeutic massage
- ↳ trigger point

Notes

The policy specifically excludes cover for colonic irrigation, dorn therapy, treatment of animals, tarot reading, astrology and any other predictive activity, and/or any activity that requires registration as a chiropractor, physiotherapist, psychologist or osteopath pursuant to relevant state legislation.

In addition to being a member of the AAMT and having your 'massage therapy' techniques listed under 'modalities covered', the policy will also cover Acupuncture, Chinese Medicine, Herbalism and Homeopathy at no additional charge if you are a member of a relevant professional association.



Aon can also provide additional office insurance to suit both owned and rented premises.

If you would like further information please contact our service team on **1800 805 191**.

Aon takes care of those in need

Aon is a values-based organisation. The activities and behaviour of our people are underpinned by our core values: Trust, Openness, Commitment, Teamwork, Integrity and Innovation.

We have a long-standing commitment to community support and several years ago we established the Aon Charitable Foundation. This provides a vehicle for delivering benefits to the community through a broad program involving direct financial support, fundraising and staff engagement at various levels.

In this way, philanthropy is taken to a new level, providing not only much needed financial support but also other benefits such as additional resources, sharing of knowledge and expertise, business networks and promotions, all of which make a significant long-term difference to our charity partners.

The Aon Charitable Foundation focuses on national charity partnerships in five core areas: healthcare, welfare, education, the environment and research.



For more information

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Aon is a leading provider of risk management services, insurance and reinsurance broking, financial planning and employee benefit and risk solutions. Aon professionals meet the diverse and varied needs of our clients through our industry knowledge, technical expertise and global resources.

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