

Professional Liability Insurance for NASH Registered Members

The North American Society of Homeopaths is pleased to provide our Registered Members access to competitively priced professional liability insurance with the option of adding a general liability policy, as well.

- High quality coverage for Registered Members, cost effective and A rated carrier/insurer
- Fully continuous and automatic on-line process from quote to coverage
- In all instances legal defense costs are included in the coverage.

As a professional homeopath, you have worked too hard to build a successful career just to let one allegation or claim against you destroy it. Therefore, you should protect your career and reputation with professional liability insurance. Professional liability insurance coverage protects your work and your practice as a professional homeopath even if an allegation made against you is false and groundless. Without proper insurance coverage, you could spend up to \$25,000 in legal fees out of pocket just to get out of a frivolous lawsuit. Professional liability insurance not only covers judgements made against your work; it will cover your legal defense expenses including cost to appear for a deposition.

In addition to professional liability insurance, you can add general liability coverage to your insurance package. General liability insurance will cover you for allegations made against you (and your LLC) for bodily injury, personal injury such as libel, slander, or false advertisement, property damage, and even products liability if you sell homeopathy related products.

Insurance coverage can be written for an individual professional, a group practice of several professionals or a clinic that supervises students.

You can simply apply for our Homeopathy professional liability insurance program, through a link below.

There are prompts to help you apply along the way.

- *Select Country and click – "OK"*
- *"Click here to register or log in" (On this page there is also a link for the list of Business Practices)*
- *Scroll to the bottom to the "If this is your first visit click here" box and "Click Here to register"*
- *Once registered enter information in the top box labeled, "Existing insurance customers log in here"*
- *"Click here to proceed to the US or Canadian insurance site"*
- *Confirm if you want an individual policy or Group policy (if you have a employees or a Partner choose Group)*
- *Confirm your state/province & click "Next"; or click on the link to change your state/province.*
- *Confirm your name, email address, add a business name if needed & answer the three underwriting questions. Click "Next".*
- *On the next screen you will need to...*
 - *Confirm your practice areas then Click "Next"*
 - **Choose** Coverage Limits
 - Choose your Annual Gross Income

- Do you conduct business outside of the US/Canada (click the box for yes)
- Add Computer Information coverage if needed.
- The optional General Liability page is next; if you want to add click the box for "YES"; if not just click "Next"

NOTE: General Liability is recommended to cover:

- Rented & Leased Office Liability
- Rented & Leased space for a workshop
- Bodily Injury
- Contractual Liability
- This does not provide any coverage for your contents.

- If you need to add another firm – (An Additional Insured and/or your Business Name) click "Yes" and add this information in. Click "Next" when finished

- Please confirm the Quoted information and click next when ready to proceed.
- **This screen shows that your payment will be collected by iPayX/Essex;** click "Proceed to make payment"
- Once payment is made you will be switched back to the Westminster site and your policy will be emailed.

General Liability Insurance

Homeopathy professionals should always consider adding General Liability insurance including product liability coverage to their professional liability insurance program. Product Liability insurance provides coverage for a host of potential risk exposures associated with products sold or distributed by health care professionals including Homeopathy professionals. Product liability insurance coverage is basically for bodily injury and property damage claims from alleged defects and flaws that may be integral to the design of a healthcare product sold or distributed by any professional. This includes devices with defects that occur when being created by the manufacturer or the failure to provide the proper warnings, instructions or recommendations that accompany the device or product that. A typical product liability allegation/claim usually casts a wide net to include manufacturers of products, wholesale distributors, and retail outlets. A homeopathy professional is usually in the retail segment. Therefore, it is vitally important to be aware of a product's integrity, ingredients, and point of origin.

Please call with any questions, (866) 318-5028 or email programservices@huntington.com