



# Affinity Aon Group Advantage

The professional liability insurance program through the Aon Affinity team is designed to protect individual practitioners against negligence while performing the services under the scope of your profession.

Coverage includes:

## Limits of Liability - Professional Liability

- Claims Made Coverage
- \$3,000,000 per claim/\$5,000,000 Annual Aggregate (higher limits are available)
- Legal Entity Coverage - included for sole proprietors
- Penal (Criminal) Defence Cost Reimbursement - \$200,000 per claim/\$200,000 Annual Aggregate
- Disciplinary Action Legal Expense Reimbursement - \$150,000 per claim/\$150,000 Annual Aggregate
- Deductibles - Nil
- Online Endorsement - included

## Additional Coverages (Optional)

**Commercial General Liability** - Coverage for bodily injury or property damage to a third party.

**Legal Entity** - If you operate under a business name, legal entity coverage extends limits of liability to protect the business in the event the legal entity is named in a claim involving an employee or owner of the business.

**Extended Reporting Period** - Coverage can be provided to those individuals who are suspending or discontinuing their practice.

**Property Insurance** - Covers the cost to repair or rebuild contents, equipment, stock and your building.

**D&O Insurance** - Protects Directors and Officers against liabilities that may incur in carrying out their corporate duties and functions while managing the affairs of the corporation.

**Cyber Insurance** - Covers your business liability for a data breach involving sensitive customer information.

**Aon specializes in over 400+ modalities, including:**

- Chiropractors
- Physiotherapists
- Pharmacists
- Podiatrists
- Nutritionists
- Massage Therapists
- Personal Support Workers
- Acupuncturists
- Natural Health Practitioners
- Occupational Therapists

## Contact Us

1.877.766.3093  
aha@aon.ca

## Experience & trust in your corner

Aon is one of Canada's oldest and largest insurance brokers. We work independently on your behalf, making sure you have the best protection available. We have no vested interest in any one insurance carrier, so you benefit from objective information and straightforward advice. With offices from coast to coast, we're there for you with professional, friendly service.

## For higher valued assets

We are pleased to offer customized insurance solutions through our Private Client Insurance team. To learn more, visit [privateclient.aon.ca](http://privateclient.aon.ca) or call 1.888.266.2812.



## Individual Practitioner Appendix 1- Modalities

Category A	Premium	Category A	Premium
Additional Modality	\$50	Multi-Discipline/Legal Entity Coverage Please advise broker number of Professionals and their modality	Premium (Refer to broker)
Acupuncturist / Traditional Chinese Medicine	\$370	Natural Health Practitioner	\$370
Aromatherapy	\$100	Occupational Therapist (\$5M) Occupational Therapist (\$10M)	\$50 \$97
Art/Colour Therapist	\$50	Occupational Therapy Assistant (\$5M) Occupational Therapy Assistant (\$10M)	\$50 \$97
Athletic Therapist	\$150	Osteopath	\$370
Audiologist	\$50	Personal Support Worker	\$150
Certified First Aid Instructor	\$150	Personal Trainer	\$200
Certified Pedorthist	\$175	Pharmacist	\$195
Certified Pedorthist Master Craftsman	\$210	Pharmacist Technician	\$195
Certified Pedorthist Technician	\$150	Physiotherapist (\$5M) Physiotherapist (\$10M)	\$150 \$180
Chiropodist/Podiatrist	\$150	Physiotherapist Assistant (\$5M) Physiotherapist Assistant (\$10M)	\$150 \$180
Chiropractor	\$800	Radiologist/Sonographer/X-Ray	\$50
Crossfit	\$100	Reflexologist	\$125
Dance Movement Therapy	\$100	Registered Nurse/Nurse Practitioner	\$300
Dental Assitant or Hygienist	\$50	Reiki Instructor	\$100
Dietician/Nutritionist	\$50	Shiatsu Instructor	\$125
Exercise Therapist	\$150	Speech Language Pathologist	\$50
Herbalist	\$100	Sports Therapist	\$150
Homeopath	\$150	Thai Chi Instructor	\$125
Hydro Therapist	\$150	Yoga/Pilates Instructor	\$100
Kinesiologist	\$150	Zumba Instructor	\$100
Massage Therapist	\$125		
Music Therapist	\$50		
Category B	Premium (Refer to broker)	Category B	Premium (Refer to broker)
5 Tibetan Rites		Metabolic Free Radical Testing - Theratest	
Accunect		Mindfulness Based Stress Reduction	
Aviva Method		Neuro Linguistic Programming (NLP)	
Barre		Neurofeedback Brain Training	
Barre Attack		Nordic Walking	
Belly Dancing Fitness		Numerology Reading	
Biofeedback		Phenolics	
Biofrequency			
Biomesotherapy		Pilates – Aqua Pilates/Hypnolates (including Matwork)	

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Category B	Premium (Refer to broker)	Category B	Premium (Refer to broker)
Bio-resonance Matching		Positional Release Therapy	
Body Balance		Pranic Healing	
Body Code Practitioner		Reconnective Healing	
Body Harmony		Recreation Therapy	
Body Talk Systems		Rekindled Ancient Wisdom	
Brennan Healing Science – “Energy Healing Work”		Remedial Therapy	
Chi Ball		Reverse Therapy	
Chi Gong		Shamanic Healing	
Chi Nei Tsan		Soul Care	
Dorn Therapy		Sound Healer	
Flowers Therapy		Spa Clay Therapy	
Hahnemann Healing		Spiritual Direction	
Halo Therapy		Spiritual Healing	
Hand Therapy		Thought Field Therapy	
Healing Energy		Touch for Health	
In Zen Class		Toyohari	
Ion Detoxing Foot Spa		Voice Dialogue	
Iontophoresis		Women’s Dance Mediation Circles	
Iridology		Writing Therapist	
ISIS Seichem Healing		Yoga - Acro	
Kinergetics		Yoga - Anti Gravity	
Lactation Consultants/Breast Feeding Advice		Yoga - Bikram	
Laughter Therapy		Yoga - Chair	
Life Alignment		Yoga - Paddleboard	
Matrix Energetics		Yoga - Qi Gong	
Medical Photographer		Yoga - Swings	
Meditation		Yoga - Water	
Access Bars Practitioner		Massage - Kahuna Style	
Acupoint Therapy		Massage - Lomi Lomi	
Animal Assisted Therapy		Massage - Lymphatic Drainage (Low Level Laser Therapy)	
Animal Therapy (excluding race horses)		Massage - Mobile	
Aqua Aerobics		Massage - Remedial	
Aqua Fitness		Massage - Soft Tissue Mobilisation	
Aquatic Resistance Training		Massage - Swedish	
AromaTouch		Massage - Thai	
AromaTouch Technique		Massage - Thai Yoga	



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Category B	Premium (Refer to broker)	Category B	Premium (Refer to broker)
Ashati		Massage - Zenthai Shiatsu	
Attractor Field Therapy		Mora Therapy	
Aura-Kinetic training		Movement Meditation	
Auro Soma		Movement Therapy	
Ayurveda		Moxibustion	
Bach Flower Remedies		Neural Integration System	
Bio Acoustical Utilization Device (BAUD)		Neuro Kinetics	
Bio-Energetic Healing		Neuro Muscular Technique	
Biomagnetic Therapy		Neuro-Linguistic Kinesiology	
Brandon Raynor		Neuroptimal Training	
Breathwork		Nia	
Chakradance		Oriental Health Services (including Psychology and Nutritional Medicine)	
Chi Running Technique		Orthobionomy	
Chi Walking		Pellowah Healing Technique	
Dance Instruction (only as part of another approved Modality)		PNF Stretching Techniques	
Diagnostic Sleep Study and CPAP Treatment Service		Polarity Therapy	
Diversional Therapy		Psychological Kinesiology (Psych-K)	
Ego State Therapy		Push Therapy	
Emmett Technique		Q2 Therapy	
Emotion Code Practitioner		Qi Gong	
Emotional Freedom Technique		Quan San Healing	
ENAR		Quantum Touch	
Endermolgie		Radial Shockwave Therapy	
Esoteric Healing		Raindrop Technique	
Essence of Angels		Rolfing Technique	
Feldenkrais		Saliva Analysis	
Fitness Instructor		Salt Therapy	
Flower Remedies		SCENAR	
Focusing		Seichim Practitioner	
Food Coaching		Sleep Therapy/Somnology	
Frequency Specific Microcurrent (Bodyfield Analysis)		Somatic Integration Therapy	
Functional Facial Tapping		SoulCollage Facilitator	
Healing Touch		Speech Therapy	
Hellerwork		Stretch Therapy	
Ignite Your Spirit (Energetic Healing)		Structural Integration	
Integrated Energy Therapy		Tens Machine	
Integrated Therapeutic Alignment		Thermotherapy	
Jazzercise		Theta Healing	

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Category B	Premium (Refer to broker)	Category B	Premium (Refer to broker)
Joint Mobilisation (excluding spinal mobilisation)		Tibetan Bowl Sacred Healing Sound	
Juice Therapy		Tissue Salt Therapy	
Magnetic Field Therapy		Total Body Modification	
Massage - Ancient Hawaiian Temple		Transactional Analysis	
Massage - Aromatherapy		Trauma Release Exercises (TRE)	
Massage - Bamboo		Trigger Point Therapy	
Massage - Chinese		Trnspersonal & Emotional Release Counselling	
Massage - Connective Tissue		Tui na	
Massage - Corporate		Wellness Coaching	
Massage - Deep Tissue		Western Herbalist	
Massage - Hawaiian		Whole Body Vibration Therapy	
Massage - Hoffman		WholyFit	
Massage - Hot Stone		Xtend Barre	
Massage - Indian Head		Yoga for Breast Cancer	
		Zero Balancing	
Acupressure		Hyproxi Weight Loss	
Acupuncture Point Injection (with saline solution)		IFAS (Skin and Nerve Stimulation)	
Alexander Technique		Infant Massage Instruction	
Allergy Testing		Japanese Acupuncture	
Antenatal Classes		Japanese Cosmo Facelift	
Atlas Profilax		Jenkins Equine Neurophysiological Therapy (JENT)	
Atlas Reconnect		Kinesis Myofascial Integration	
Biochemic Cell Salts		Laser Acupuncture	
Body Transformation		Life Coaching	
Bokwa Fitness		Marriage Consultants	
Booty Barre		Massage - Baby	
Bowen Technique		Massage - Oncology Massage	
Boxercise		Massage - Pregnancy	
Brain Gym		Massage - Tens Therapy	
Building Biologist		Massage - Ultrasound	
Building Geobiology		Mental Health Skills Trainer	
Buteyko Breathing Method		Mix Martial Arts	
Cellulite Treatment - Non Mesotherapy		Muscle Tension Treatment	
Children's Relaxation		Myofacial Release Therapy	
Chinese Herbal Dispenser		Myofunctional Therapy	
Chinese Medicine		Myopractic	
Colon Hydrotherapy		Myotherapy	



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Category B	Premium (Refer to broker)	Category B	Premium (Refer to broker)
Colonic Irrigation		Natural Fertility Management	
Colour & Sound Vibration Therapy		Naturopathic Medicine (incorporating Live Blood Analysis)	
Colour Therapy		Naturopathy - Excluding Chiropractic	
Counselling		Neurospinologist	
Craniosacral Therapy		Neuro-Training	
Crystal Therapy (including Electro and Chakra Balancing)		Nutritional Medicine	
Dancing For Birth		Nutritionists	
Detox Foot Spa Treatments		Patient Advocate	
Doula		Phlebotomist	
Drama Therapy		Photonic (Red Light) Therapy	
Dry Needling		Phototherapy	
Ear and Body Candling		Pre and Post Natal Exercise Prescription	
Electro-Acupuncture		Prosthetic Fitting	
Electrotherapy		PSH Therapy	
Embodiment of Yoga		Psychotherapists - excluding Regressive Memory Therapy	
Exercise Physiology		Pulmonary and Lung Function Testing	
Facial Harmony		Punch Fit	
Feng Shue		Radiographer	
Fire Cupping		Social Worker	
Gait Scan Practitioner		Sports Trainers	
Gym Supervision		Stress Management	
Gyrotonic		Tibetan Medicine	
Health Coaching		Timeline Therapy	
Heat Lamp Therapy (TDP)		Traditional Chinese Medicine	
Herbal Medicine		Ultra Sound Therapy	
Holographic Kinetics		Urine Analysis - excluding drug/alcohol testing	
Horstmann Technique		Venepuncturist	
Hot Hula Fitness Instructor		Visual Dyslexia Diagnosis and Treatment	
Hyperbaric Oxygen Therapy		Water Exercise for Pre and Post-Natal Women	
Hyperton-X		Wet Cupping	
Hypnobirthing		Yoga – Postnatal and Baby	
Hypnotherapy - including NLP			
<b>Category C – Newfoundland Pharmacist Medical Malpractice</b>		<b>Category C – Newfoundland Pharmacist Medical Malpractice</b>	
Pharmacist	\$100	Legal Entity \$2M/\$4M agg	\$100
Pharmacist Technician	\$125	Legal Entity \$5M/\$5M agg	\$150



## Individual Practitioner Appendix 1- Modalities

<b>Category C – Newfoundland Pharmacist Commercial General Liability</b>		<b>Category C – Newfoundland Pharmacist Multi-Discipline Clinic Coverage</b>	
\$2M/\$4M agg	\$500	For each additional pharmacist	\$95
\$5M/\$5M agg	\$750	For each additional Pharmacist Technician	\$95

<b>Extended Reporting Period Options – Individuals (PLI only)</b>		<b>Extended Reporting Period Options – Clinics (PLI only)</b>	
<b>One Year</b>	\$50	<b>One Year</b>	\$100
<b>Two Year</b>	\$100	<b>Two Year</b>	\$150
<b>Three Year</b>	\$150	<b>Three Year</b>	\$200
<b>Five Year</b>	\$200	<b>Five Year</b>	\$250