



The Association for Therapeutic Healers

Bringing the tradition of healing into the modern world

INSURANCE FOR ATH MEMBERS

ATH membership includes a Group Insurance cover for paid-up Full and Associate Members. This Group Scheme is arranged through TOWERGATE SMG Professional Risks Insurance Brokers. They have provided the following information describing the policy.

CERTIFICATE of PROFESSIONAL LIABILITY INSURANCE.

Royal & Sun Alliance Insurance plc will provide (subject to the terms, exceptions and conditions of the master policy number RTT 001896 held by SMG Professional Risks) cover for your legal liability for claims first made against you during the period of insurance for damages in connection with your business or profession as described below. Certain activities require restrictions in, or clarification of, policy cover; if an endorsement code appears along-side a particular therapy, please refer to the note immediately below.

Professional Liability Insurance includes cover normally provided by: Public Liability, Professional Indemnity, Product Liability and Libel & Slander Insurances.

Limit of Indemnity applying to any one event is £1,000,000.

The Policy Covers Individual Members of the Association only.

Business : Spiritual Healing

Endorsement : AM6

Note : AM6 – The Company shall not indemnify the Insured against liability caused by or arising from the failure of any treatment or therapy to achieve its desired effect.

It is important that you notify SMG Professional Risks immediately of any incident which you think may give rise to a claim against you.

RE : Combined Liability Insurance – SMG Professional Risks
Certificate Number : LS BDX 1190420

Please be reminded that this policy is on a 'claims made' basis and therefore you must notify to insurers, during the current period of insurance, any claim against the Company or circumstance that could possibly give rise to a claim, against the Company. Notification to insurers must be made as soon as you are made aware of any situation and must be prior to expiry of the current policy period to be considered.