



Ontario Naturopathic Doctor Professional and General Liability Insurance Application Form

NOTE: THIS APPLICATION IS AN IMPORTANT DOCUMENT AND IS BEING RELIED ON BY THE INSURER TO DETERMINE WHETHER IT WILL PROVIDE YOU WITH COVERAGE. PLEASE ENSURE THAT ALL RESPONSES ARE ACCURATE. THIS DOCUMENT WILL FORM PART OF YOUR POLICY.

“**Applicant**” means the individual practitioner detailed in question 1 overleaf below. This application form must be completed in ink, signed and dated by the **Applicant**. Please attach an updated and relevant resume/CV together with certificates proving all relevant qualifications in respect of this application. All questions must be answered and where appropriate “Not Applicable” or “N/A” specified. The completed application form along with additional information provided will form part of the contract of insurance with the Insurers. All facts material to the proposed insurance must be disclosed fully and truthfully and to the best of the **Applicant’s** knowledge and belief whether or not they are the subject of a specific question herein. In addition to the information contained in the application form including all supporting documentation, if the **Applicant** is aware of any other information which it considers may alter, influence or prejudice the Insurers’ appraisal of the risk being proposed, this information must be disclosed in conjunction with this application form. By signing this application form the **Applicant** is consenting to the use of information, including sensitive personal information. Where personal information relates to third parties, the **Applicant** confirms that it has been given the requisite consent to disclose such information to the Insurers for processing.

If there is insufficient space to complete an answer to any question in this application form, please continue on the continuation space (and additional page) provided, which should then be signed, dated, and attached to this application form.

COVERAGE PART A – PROFESSIONAL LIABILITY – “Claims Made”

This insurance under Part A, is underwritten on a “claims made” basis, which means that if a claim is made against the **Applicant** then the **Applicant** MUST have a current policy in force. Any claims brought against the **Applicant** after the expiry of the policy period (or any specific run-off extension or extended reporting period) will NOT be covered.

Insuring Clauses Available

Policy Limits up to \$5,000,000 per Claim, \$5,000,000 in the aggregate are available across the following covers:

- Professional Negligence
- Libel & Slander
- Infringement Of Copyright
- Breach Of Confidentiality
- General Liability To Third Parties
- Rescuers & Good Samaritan Acts
- 5 Year Run Off Extension available
- Optional coverage for Parenteral Therapies / IV Infusion Therapy

In addition, the following are automatically included:

- \$250,000 Duty To Refer To Healthcare Service Providers
- \$100,000 Products Liability For e.g. Herbal Remedies
- \$250,000 Loss Of Documents
- \$100,000 Official Proceedings
- \$100,000 Sexual Harassment and Abuse
- \$25,000 Personal Information Protections and Electronic Document Act Coverage (S.C.,2000, C.5)

COVERAGE PART B – OPTIONAL - COMMERCIAL GENERAL LIABILITY POLICY – “Occurrence Basis”

Commercial General Liability is available as an optional addition to coverage part A. Coverage under part A must be purchased for this additional Part B to apply. Insurance under part B is on an “Occurrence Basis”.

Qualifications

In the event of a claim, the **Applicant** will be required to produce qualification certificates.

Approved Regulatory Body

This application applies only to the activities specifically detailed below by the **Applicant**, AND for which the **Applicant** has is a Naturopathic Doctor in Ontario as registered with College of Naturopaths of Ontario – CONO under the Naturopath Act, 2007.

Applicant Acknowledgement

Signature

Date

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WARNING

If the Applicant receives a claim or becomes aware of a circumstance that may give rise to a claim, the Applicant must contact Holman Insurance Brokers Ltd. immediately to ensure that the claim notification provisions under the policy are adhered to. Failure to do so could prejudice the Applicant's ability to claim under the Applicant's insurance policy.

If the Applicant is a new client to Holman Insurance Brokers Ltd. and the Applicant's previous liability policy was not on a "claims made" basis with the same "retro-active date" to that provided under this insurance application please call Holman Insurance Brokers Ltd. for advice as the Applicant may be exposed to a gap in cover. It is the responsibility of the Applicant to understand the type of insurance they are applying for.

Personal Information of The Applicant (You) - Please provide the following specific information:

Any Applicant who has qualified overseas shall also have to be individually approved prior to cover being authorized by Insurers.

1.	Full Name Of Applicant:	First Name	Initial	Last Name
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2.a.	Address:	Street Address		
	City	Province	Postal Code	

b.	Business Telephone #	Cell #	Fax #
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c.	Email Address:	Website:
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3.a. Relevant Canadian Qualifications – PLEASE ATTACH CERTIFICATES

Name of Association, School or Centre	Course Title	Dates MM/DD/YY

Relevant Non-Canadian Qualifications - PLEASE ATTACH CERTIFICATES

Name of Association, School or Centre	Course Title	Country	Dates MM/DD/YY

Any Applicant who has **Non-Canadian qualifications** will have to be individually approved prior to cover being authorized by Insurers.

b. Associations that you are a current subscribing member of (Including membership Nos):-

Name of Association	Membership No.	Date First Joined	Membership Type

Please provide evidence of current membership (e.g. Annual Certificate). **Please note that if the Applicant is not a member of any of the approved associations, there is no automatic cover and the application will have to be reviewed and specifically authorized by the Insurers, and even if the authorization is approved the detailed premiums may not still apply.**

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4. Date Of Birth:- MM/DD/YY Male Female

5. Date Started Practice: MM/DD/YY CONO Registration Number

6. Is any of your work supervised? Yes No
 If **YES**, Please advise by whom and under what circumstances:

Name of Supervisor	Address	Tel #	Email
Please provide qualifications of supervisor			

7. a. Do you work with animals? Yes No
 If **YES**, please advise when this would happen and with what types of animal.

b. Are you a student or a candidate for admission to a profession, or an intern or any such other occupation that includes elements of educational tutelage? Yes No

Where the **Applicant** is a student or candidate for admission to a profession, or an intern or any such other occupation that includes elements of educational tutelage, it is a condition precedent to the right to be indemnified under this policy that the **Applicant** be under the supervision of a practitioner/instructor qualified within the activities covered and is restricted to performing practice treatments or case work only, and that the **Applicant** advises the recipient of such treatments (or their parent or legal guardian, if the recipient has not attained the age of 16) that they are receiving treatment as part of a training program. The **Applicant** must not offer treatments outside of their capabilities which shall at all times be governed by the phase reached in their training program and their supervising instructor/practitioner's assessment.

If **YES**, Please advise name of qualified practitioner or instructor.

Name of qualified practitioner or instructor	Address	Tel #	Email

Please provide qualifications of qualified practitioner or instructor.

c. Do you provide sports therapy / rehabilitation / massage therapy or personal fitness instruction to Professional Sports persons and/or dancers? Yes No

d. Do you teach and/or certify or qualify another to teach others? Yes No

Where an applicant is a teacher, teaching is considered certifying and/or qualifying another to teach others. (This should not be confused with instruction of others in participation of an activity.)

Your policy does not extend coverage to the actions of your students. Examples of this would be:

- i) a student or graduate injuring another student during practical training;
- ii) a student or graduate causes harm to a patient and an allegation is made that the damages were in whole or in part as a result of insufficient or deficient training.

If **YES**, please indicate relationship to whom and how often.

Attach relevant qualifications.

To Whom?	How often?
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- e. Do you require liability coverage for any additional Insured's? Please indicate the relationship, state name and full address. If more space is required, please complete on a separate form. Yes No
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NOTE: If the answers to item 7 a – e are **YES**, an additional premium loading will apply. Please refer to premium calculation page.

8. Do you keep records for at least 7 years for all patients/clients? Yes No

If **NO**, please advise why the answer is **NO**:

9. Do you obtain satisfactory consent in writing from each patient prior to starting treatment? If **YES**, please attach sample copy of consent form, intake form or client waiver. Yes No
10. Have any negligence claims ever been made against you whether successful or otherwise? Yes No
11. Have any claims for dishonesty ever been made against you whether successful or otherwise? Yes No
12. Have any complaints or investigations ever been made or undertaken against you? Yes No
13. Have you ever had a document relating to the **Applicant's** activities unintentionally destroyed, damaged, lost or mislaid? Yes No
14. Has the **Applicant** ever been convicted of a criminal offence, other than a motoring offence, or have any prosecution pending? Yes No
15. Have any libel or slander claims, infringement of copyright or breach of confidentiality ever been made against you? Yes No
16. Have any sexual harassment and/or abuse claims ever been made against you? Yes No
17. Are you aware of any circumstances which may give rise to a potential claim or request for indemnity under this professional liability insurance? Yes No

NOTE: If the answer to any of 10-17 above is **YES**, please provide full details:

18. Do you currently purchase Liability, Medical Malpractice and/or Professional Liability Insurance? If **YES**, please give full details: Yes No

LIMIT:	DEDUCTIBLE:	EXPIRY DATE MM/DD/YYYY	TYPE OF INSURANCE	PREMIUM

If you had a "Claims Made" policy and require retro date coverage, please provide evidence of prior insurance policy.

19. Have you ever had a claim made against you whether successful or otherwise in respect of bodily injury, property damage, premises (including tenant's liability), liability, personal injury, advertising liability or medical expenses? If **YES**, please give full details:
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Ontario Naturopathic Doctor application ND Therapies

ND's in Ontario must be registered College of Naturopaths of Ontario - CONO in good standing.

The policy being applied for covers all activities under Sections 3 and 4 under the Naturopath Act, 2007. as outlined below

Scope of practice

3. The practice of naturopathy is the assessment of diseases, disorders and dysfunctions and the naturopathic diagnosis and treatment of diseases, disorders and dysfunctions using naturopathic techniques to promote, maintain or restore health. 2007, c. 10, Sched. P, s. 3.

Authorized acts

4. (1) In the course of engaging in the practice of naturopathy, a member is authorized, subject to the terms, conditions and limitations imposed on his or her certificate of registration, to perform the following:

1. Putting an instrument, hand or finger beyond the labia majora but not beyond the cervix.
2. Putting an instrument, hand or finger beyond the anal verge but not beyond the rectal-sigmoidal junction.
3. Administering, by injection or inhalation, a prescribed substance.
4. Performing prescribed procedures involving moving the joints of the spine beyond the individual's usual physiological range of motion using a fast, low amplitude thrust.
5. Communicating a naturopathic diagnosis identifying, as the cause of an individual's symptoms, a disease, disorder or dysfunction that may be identified through an assessment that uses naturopathic techniques.
6. Taking blood samples from veins or by skin pricking for the purpose of prescribed naturopathic examinations on the samples.
7. Prescribing, dispensing, compounding or selling a drug designated in the regulations. 2007, c. 10, Sched. P, s. 4 (1); 2009, c. 26, s. 17 (1).

If the applicant provides any of the following services outside the scope of Professional Services above an **additional charge applies**.

▼ **Check all those that apply and attach certification.**

Bowen Therapy

CranioSacral Therapy

Allergy/Sensitivity Challenge Testing

Nambudripad's Allergy Elimination
Techniques NAET

If an individual activity does not appear in the list above and requires coverage, please provide full details below including details of training, accreditation and course syllabus details. (Such activity will have to be specifically agreed and approved by Insurers prior to cover being granted). Please submit application to Holman Insurance Brokers Ltd. for rating.

Ontario Naturopathic Doctor application PREMIUM CALCULATION and INVOICE

Policy coverage starts at \$2,000,000 for any one claim, capped at \$2,000,000 for all claims (aggregate) made during the policy period. Higher limits as detailed below are available and the **Applicant** should discuss specific requirements with Holman Insurance Brokers Ltd. if in any doubt as to the adequacy of the limits being considered. Subject to a satisfactory application, the **Applicant** will be charged the following:

COVERAGE – A – “ Claims Made” Professional & General Liability

Please select and check off the required limit and category. Write the applicable premium in the column. ▼

▼ Check off one Limit selected LIMIT OF INDEMNITY	PREMIUM	PREMIUM SELECTED ▼
<input type="checkbox"/> \$2,000,000 Per Claim, \$2,000,000 Aggregate	\$650.00 Mandatory Limit for Ontario	\$
<input type="checkbox"/> \$2,000,000 Per Claim, \$4,000,000 Aggregate	\$700.00	\$
<input type="checkbox"/> \$2,000,000 Per Claim, \$5,000,000 Aggregate	\$750.00	\$
<input type="checkbox"/> \$3,000,000 Per Claim, \$3,000,000 Aggregate	\$800.00	\$
<input type="checkbox"/> \$3,000,000 Per Claim, \$5,000,000 Aggregate	\$850.00	\$
<input type="checkbox"/> \$5,000,000 Per Claim, \$5,000,000 Aggregate	\$1,000.00	\$
Additional charge for those ND Qualified for Parenteral Therapies/IV Infusion Therapy		
<input type="checkbox"/> \$3,000,000 Per Claim, \$3,000,000 Aggregate	\$750 Mandatory Limit for Ontario	\$
Additional charge for those ND providing additional services outside of the Scope of Practice as defined by the Naturopath Act, 2007.		\$
<input type="checkbox"/> Bowen Therapy <input type="checkbox"/> CranioSacral Therapy <input type="checkbox"/> Allergy/Sensitivity Challenge Testing <input type="checkbox"/> Nambudripad's Allergy Elimination Techniques NAET		
If the following activity is undertaken the above premiums will be increased with the following additional premium loading:		
<input type="checkbox"/> Animals - Question 7.a	ADD	50% Loading
<input type="checkbox"/> Student - Question 7.b	ADD	30% Loading
<input type="checkbox"/> Teaching - Question 7.d	ADD	50% Loading
TOTAL PART A		\$

COVERAGE – B – (OPTIONAL) – Commercial General Liability – “Occurrence Basis”

▼ Check off one. Please select and check off the required limit. Write the applicable premium in the column. ▼		
Limit	Annual Premium	PREMIUM
<input type="checkbox"/> \$1,000,000 per Claim / \$1,000,000 Aggregate	\$125	\$
<input type="checkbox"/> \$2,000,000 per Claim / \$2,000,000 Aggregate	\$150	\$
<input type="checkbox"/> Additional Insured Question 7.e.	ADD \$50	\$
included above:		
<ul style="list-style-type: none"> • \$1,000,000 Personal & Advertising Injury Liability • \$5,000 per person/\$10,000 per claim Medical Expenses 	<ul style="list-style-type: none"> • \$500,000 Tenant's Legal Liability 	
TOTAL PART B		\$

POLICY FEE	\$25.00
TOTAL PART A + PART B + POLICY FEE	\$
Ontario add 8% TAX	\$
TOTAL INCLUDING TAX	\$

All premiums are annual and 100% retained. Policy is subject to a \$1,000 Deductible
Please retain a copy for your records as no other invoice will be provided.
Rates are subject to change without notice.

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Please advise the date insurance required is to be effective:	MM/DD/YYYY
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NOTE: COVERAGE CAN ONLY BE BOUND AND CONFIRMED BY HOLMAN INSURANCE BROKERS LTD.

PROTECTION OF THE APPLICANT'S PERSONAL INFORMATION:

By completing this Application and returning it to Holman Insurance Brokers Ltd., the **Applicant** agrees and consents to the collection, use and disclosure of such information, including any personal information, by Holman Insurance Brokers Ltd. for the following purposes:

- Communicating with the **Applicant**
- Assessing the **Applicant's** application for insurance
- Disclosing information to Insurance Companies
- Advising the **Applicant** of other products or services
- Negotiating, maintaining or renewing insurance on the **Applicant's** behalf
- Providing claims assistance and service.
- Complying with regulators and legal authorities

For more information about our privacy policies and practices or for a copy of our Privacy Policy please visit our web site www.holmanins.com or contact our Privacy Officer at Holman Insurance Brokers Ltd.

PROGRAM DISCLOSURE

Your coverage will be placed with a program administered by Holman Insurance Brokers Ltd. We have engaged in a marketing process to offer a competitive product on a group basis with insurers as we have not acted as a broker for any individual participant. Should your application not be accepted for whatever reason by the insurer, the information may be used by Holman to seek an alternative insurer if available.

EMAIL AUTHORIZATION

In an effort to bring our policy holders the most cost effective insurance plan, all of our correspondence is completed electronically, including renewal applications, invoicing and the delivery of the policy documents. The email address supplied by you in this application will be used. We must be notified of any change to your email address. The policy holder agrees that it will hold Holman Insurance Brokers Ltd. harmless with respect to any e-mail changes caused by the policy holder's failure to provide current and valid information for the receipt of documents.

The Applicant/policy owner further agrees that the policy documents transmitted electronically by Holman Insurance Brokers Ltd. to the electronic address supplied are in lieu of all other forms of communication. The policy Owner accepts that electronic delivery of policy documents is sufficient to meet all reporting requirements of the policy. The email address supplied may be used to notify you of other related insurance products of interest to you.

DECLARATION

The undersigned declares on behalf of all parties applying for insurance that to the best of his/her knowledge and belief the statements provided herein are true and complete and all material facts or circumstances have been fully disclosed. The undersigned declares and agrees that the Application together with any other information supplied shall form the basis of any subsequent contract of insurance and undertakes to inform the Insurer of any material alteration to those facts occurring before completion of the contract of insurance.

Signing this Application does not bind the Applicant to enter into this insurance.

It is hereby agreed that the Insurer is authorized to make any investigation and inquiry in connection with this Application that it deems necessary.

Applicant's Signature

Date

Naturopathic Doctor Professional and General Liability Checklist

- Application completed in full. All questions must be answered.
- All pages #1 to #6 must be returned. (including page #1).
- Relevant certificates and qualifications attached.(see question #3)
- Membership Documentation (e.g. Certificate of Membership).
- Copy of prior insurance policy if prior retro date is required.
- Premium calculation including tax for options– page 6.
- cheque attached online Bank confirmation # _____ if online Name of Bank _____
- etransfer - answer to security question _____

PAYMENT OPTIONS

Credit Card

1. Go to <https://www.policypayments.com/Holman?step2>

Note: There is a administrative fee of 2.50% charged.

Interac e-Transfer

1. All you need is an email address, access to online or mobile banking at 200+ participating financial institutions.
 2. Email transfer to Holman at etransfer@holmanins.com (not the email of the employee).
 3. Notify Holman at etransfer@holmanins.com by a separate email the answer to the security question or write on checklist above
- Note: There is typically a fee of \$1.50 per transfer (please check with your financial institution).
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Internet Banking

Each bank has designed a unique format for their web site. However, the necessary procedures are generally similar.

1. Under Bill Payment: Choose Add Payee/Bill.
 2. Enter Holman. Choose All Categories and province Ontario and submit.
 3. Under Bill company/Payee - Select Holman Insurance Brokers Ltd. and enter your account number which is THE FIRST FOUR LETTERS OF YOUR LAST NAME FOLLOWED BY XX1
 4. Select the account you wish to withdraw the funds from. (i.e. credit card, savings, chequing, line of credit). Indicate the amount of payment and submit. A confirmation and reference number will be displayed to acknowledge your payment.
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Telephone Banking

1. Request your bank to set up a new Payee/Bill to do a Bill Payment.
 2. Request the addition of a new Payee/Bill Company: Holman Insurance Brokers Ltd.
 3. Your account number is THE FIRST FOUR LETTERS OF YOUR LAST NAME FOLLOWED BY XX1
 4. Your banking institution will then take your payment over the telephone by your choice of payment method.
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Debit Card Payments

1. Contact your bank by telephone or visit in person. Request that they set up an option to allow you to make Bill Payments by Debit Card.
 2. Request the addition of a new Payee/Bill Company: Holman Insurance Brokers Ltd.
 3. Your account number is THE FIRST FOUR LETTERS OF YOUR LAST NAME FOLLOWED BY XX1
 4. Once you have set up Holman Insurance Brokers Ltd., you are able to proceed with payments via your branch ATMs with your debit card.
 5. Choose banking option: Bill Payment and follow your bank instructions.
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In Person at the Bank

1. At your own bank, request they set up a new Payee/Bill to do a Bill Payment.
2. Request the addition of a new Payee/Bill Company: Holman Insurance Brokers Ltd.
3. Your account number is THE FIRST FOUR LETTERS OF YOUR LAST NAME FOLLOWED BY XX1
4. You can choose to pay via the different accounts you hold with that particular bank or by other financial institution credit cards.
5. When paying in person at different financial institutions, bring your invoice/statement and request to make a Bill Payment.
6. Advise the teller that the Payee is Holman Insurance Brokers Ltd. and follow the prompts from step #2.

Note: Do not ask for a wire transfer or funds transfer, the banks charge you extra for this service and charge us extra for which we do not reimburse. These additional fees can range as high as \$50 or more.

Credit Card

1. Go to www.naturopathinsurance.ca Please note there is an administration/convenience fee charged for this option.
 2. Click on Payment Options
 3. Click on Master Card / Visa icon and enter the required information.
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By Mail

Cheque or money order payable to:
Holman Insurance Brokers Ltd.
3100 Steeles Ave. East Suite 101
Markham ON L3R 8T3