

INTRODUCTION

Aon New Zealand, is pleased to offer individual NMHNZ members this liability insurance package covering professional liability, public and products liability and statutory liability.

The insurance is underwritten by Vero Liability Insurance Limited. Under the Insurance (Prudential Supervision) Act 2010, Vero Liability Insurance Limited carries a financial strength rating of A+ (Strong) issued by Standard and Poor's.

The policy is provided on an annual basis with a common renewal date of 01 November.

THE COVER

Protection for professional indemnity, product and personal injury liability, investigations and enquiries and certain fines and penalties in connection with the following business activities: Naturopath, Medical Herbalist, Aromatherapy, Iridology, Massage and Nutrition advice or services

Including:

- Breach of Professional Duty
- Civil Liability
- Loss of Documents
- Unintentional Breach of Statute
- Legal Liability for Personal Injury or Property Damage
- Exemplary Damages Awarded against You
- Internet Liability which covers you for your liability arising out of any act, error or omission committed whilst using the internet, electronic email, intranet or worldwide web

Who is Covered?

The policy covers you as a practitioner and, if applicable, your trading entity or Limited Liability Company name. You can include up to two administration employees under your policy.

Limit and Excess

Limit of Indemnity is \$1,000,000 any one claim and in the policy period with nil Excess on claims.

Where are you covered?

You are covered for work within New Zealand.

You may have clients living outside of New Zealand, as long as you provide your services from New Zealand. The cover is limited to a jurisdictional limit of New Zealand and any action against you must be within the laws of New Zealand

What does is Cost?

Individual member cover (and up to two administration employees) will cost \$235.75 incl GST

There are additional costs if you provide treatment on animals and/or have practicing employees or contractors.

Treatment of Animals Extension

The treatment of animals is not automatically covered in the above indemnity insurance but is available by policy extension. The treatment of animals includes stud stock and bloodstock.

An Excess of \$2,000 each and every claim does apply to this Extension

This Cover extension cost an additional \$218.50 incl GST

Including Practitioner Employees under your Cover

If you have an employee practitioner working for you in the services of Naturopath, Medical Herbalist, Aromatherapy, Iridology, Massage and Nutrition advice, they can be included under your insurance policy.

The cost to include practicing employees (maximum 4 employees) is \$454.25 inc GST (select the Payment Details section 3 Company with Staff option in the application form)

The Excess is increased and is \$500 each and every claim including defence costs and expenses.

You can have up to two non-practicing i.e. providing administration duties, employees and pay only the individual member cover price

NOTE: Contractors are not included automatically. Aon will need to go to the insurer for a quotation for additional cover extension to include contractors under your cover. Contractors should carry their own liability insurance.

Period of Insurance

The facility has a common due date of 1 November. This means your insurance will fall due 1 November each year.

The cost of your insurance will be the same regardless of when you start the cover, except if you start the cover between 1 August and 31 October, the cost will be reduced to \$149.50 inc for individual cover, \$92 to include animal treatment cover.

Company cover will be quoted separately.



Aon Terms of Business

As your insurance advisor, we want to draw your attention to certain important matters that relate to your insurance. Except as otherwise agreed (in writing), you agree that Aon's Terms of Business apply to the provision of our services. These terms are available here <https://www.aon.co.nz/About-Aon/Terms-of-Business> and apply to all new business and renewals. You accept these terms by continuing to instruct us.

Changes to our Terms of Business: Under this offer for NMHNZ members, Aon have reduced their administration fee from \$74.75 incl. to \$34.50 incl.

GENERAL INFORMATION

Professional Indemnity and Statutory Liability policies are 'claims made' policies. This means that it is the policy in place at the time you become aware of a claim or circumstances that will respond. Not the policy in place at the time the actual event occurred.

This is subject to a **retroactive date** which will show on your certificate. The retroactive date is the date you had cover incepted for the first time. The policy will only respond to claims arising out of business activities performed after that date. Your retroactive date will remain the same provided you have had continuous cover in place year after year. If there is a break in continuity your retroactive date will be from the date the new cover started.

GOT QUESTIONS?

If you have queries in regard to policy coverage please contact Alanna Pittar alanna.pittar@eon.com

If you have queries in regard to payment of your policy please email. treasurer@naturopath.org.nz

Arranging Cover

Complete the Aon Liability Insurance application for NMHNZ members

- If you have a trading name or operate under a limited liability company, and wish this to be included in the insurance cover, include this under question 1.4
- Describe your activities relative to the modalities that you provide

This insurance only covers the following activities:

Naturopath, Medical Herbalist, Aromatherapy, Iridology, Massage and Nutrition advice,

- Complete all sections of the application form
- If you answer Yes to any question in Section 2, Aon will need to refer your application form to insurers for acceptance. Insurers may require additional premium and/or impose special conditions. If this happens Aon will advise you of the terms and you can choose if you wish to proceed with the insurance
- Confirm your payment option
- Read the Declaration and enter you name, sign and date the form

Return your application form to Aon alanna.pittar@eon.com

together with proof of payment (payment receipt issued by NMHNZ)

Pay the premium amount too NMHNZ

Account: 12 3631 0017638 00

treasurer@naturopath.org.nz

and request payment receipt