FAQs

Naturopaths and Medical Herbalists of New Zealand Member Insurance Program 2026

About the program

What is the Naturopaths and Medical Herbalists of New Zealand (NMHNZ) Member Insurance Program?

The NMHNZ Member Insurance program offers members access to insurance products and exclusive rates with our insurance partner BMS.

Can I buy insurance via BMS without a NMHNZ membership?

No, the negotiated rates are for NMHNZ members only. It is a requirement of the insurance program that you hold an active membership with NMHNZ.

Can I apply outside of my membership renewal?

Yes, you can purchase cover at any time. Your policy will be pro-rated and share a common renewal date with your NMHNZ membership on 1 November each year.

Who do I call if I have any insurance-related questions or to discuss my insurance policy?

Please contact BMS on **0800 999 267** or at **NMHNZ@bmsgroup.com**

Can I cancel my insurance?

You can cancel your insurance at any time. Contact BMS at NMHNZ@bmsgroup.com

Professional Indemnity Insurance

How do I know I am covered?

BMS will email you a confirmation of cover along with your important insurance documents once you have purchased cover.

Am I covered for multiple modalities?

As a part of this policy, you are automatically covered for a number of additional modalities.

Modalities covered for no additional premium if within your scope of practice include but are not limited to:

- Nutrition
- Dietary Supplementation
- Naturopathic Medicines
- Lifestyle Counselling
- Herbal Medicines
- Body Therapies

Will this policy cover my past activities?

This policy can provide retroactive cover provided that there are no known and unreported circumstances that may lead to a claim, terms and conditions apply. Please see your Policy Wording for full details.

What happens if I have a leave of absence during the year?

This is a claims made policy. This means the policy only provides cover for any prior acts as long as you have an active policy at the time of a claim. Therefore, it's important to ensure you have a policy in place should you take a leave of absence (leave where you'll likely return to work at some stage). This will ensure you're covered should a claim arise during this time.

Am I covered if I treat family members?

No, there is no cover when you are providing your services to family members.

Am I covered to work at markets and stalls?

Yes. The Professional Indemnity and Products & Public Liability insurance provides cover if you are selling products or services at markets, stalls and events. Please note, that products sold must be directly related to, and within the scope of practice of, the approved modalities listed on your NMHNZ membership. Products must be designed, formulated, manufactured and/or constructed by you as part of your business practice.

Am I covered to work online?

Your policy covers the advice you give online in the same way, with the same limitations as it does in person.

You should always operate within the limitations of your insurance policy and scope of practice. Territorial and jurisdictional limitations of the policy apply.

Am I covered to provide Telehealth services?

This policy will cover claims that arise while providing telehealth services, provided the act, error or omission by you arises from your professional services and is linked to your approved modalities. You must continue to work within your scope of practice. Territorial and jurisdictional rules apply.

Am I covered for a data breach?

No, the Professional Indemnity policy does not cover data breach.

Claims

How do I lodge a claim?

Contact BMS and complete a *Notification Form*.

The Form will also ask if you are simply wishing to notify BMS of the potential claim or require legal counsel. There isn't a penalty to the individual advising BMS of a complaint or potential claim.

Below are some typical requirements you will need to lodge a claim.

- your policy number

- your Association member number

- description of the incident

- date of the incident or loss

- additional information such as clinical notes, photos, receipts, manuals or valuation certificates might also be requested.

Can someone lodge a claim on my behalf?

No, all claims must be lodged by the policy holder.

What do I do if I have an open claim with my previous insurer?

You will need to continue dealing directly with your previous insurer.

How long will it take to process my claim?

Every effort is made to process your claim as quickly as possible. However, the speed of processing will depend on the unique circumstances of your claim. Some claims may be resolved quickly or simply become a notification, while others may require longer processing times if legal action is required.

What do I do if I have a claim or complaint made against me?

Do:

- Immediately report any potential claim to BMS
- Formally document the incident, including details of those involved
- Complete and submit a Notification Form
- Provide copies of any regulatory investigations or notice of complaint immediately
- Gather any noted and supporting documentation including clinical notes, telephone memos and filenotes.

Don't:

- Speak with any third parties about the claim
- Engage with and retain lawyers before reporting a claim
- Admit liability or offer compensation to independently settle a claim
- Retrospectively amend or change any medical records once a statement of claim has been received.

If you are aware of a potential claim you should contact BMS directly.

Student NMHNZ Members

I'm a student member, am I covered?

Student members can purchase cover at a lower discounted rate provided they are working within their scope of practice.

For more information



For more information speak to BMS on **0800 999 267** or email **nmhnz@bmsgroup.com**

You must be a current Naturopaths and Medical Herbalists of New Zealand Inc (NMHNZ) member to be eligible to register for the NMHNZ member insurance program. If your membership ceases you will not be offered renewal when your policy expires. In offering this insurance to our members NMHNZ is a distributor of BMS Risk Solutions (NZ) Limited (BMS), FSP 696531, NZBN 9429047279339. The insurance is arranged by BMS under binder with Certain Underwriters at Lloyds (the insurer). When acting under binder BMS acts as agent for the insurer and not as your agent. This is general advice only and BMS has not considered whether it was suitable for your personal circumstances, current objectives, needs or financial situation. Please read the Policy Wording and any Disclosure Statement before making any decision about purchasing this policy. As a distributor, NMHNZ receive a fee per policy in offering this insurance to members.