

# Be Ready for Risks

by Brandi Schlossberg

Imagine this: Last night, temperatures in your town dipped below zero, and unbeknownst to you, a slick coat of ice formed on the stairs leading up to your massage practice. Your first client of the day should arrive any minute.

You check your watch and notice your client's running a little late. She's a brand-new client, and you wonder for a minute whether she will show up at all, given the cold weather outside. As you turn back the sheets on your massage table, you hear a horrendous thud outside. Your stomach drops and your heart leaps.

It's the nightmare scenario you never thought would happen: Your new client has slipped on her way up the



set of risk factors, which calls for the second type of liability coverage, professional liability. Perhaps you

work with a massage lubricant that contains eucalyptus, for instance, and it causes a severe allergic reaction in a client. Or you might have missed an important intake question and performed a technique contraindicated by

the client's condition. Professional-liability policies protect you in such cases.

## Understanding insurance

Ideally, when you purchase liability insurance, both your general and professional-liability plans will be covered by the same company. Your chosen insurance company should have a rock-solid financial foundation, so you never have to worry about being left in the cold

gestures may land folks in court. In a profession as intimate as hands-on healing, it is easy to understand why liability insurance is as crucial to success as a massage table and two hands.

The first type of coverage is general liability. The moment a client steps onto your property, you run the risk of being held responsible for any trip, slip, fall or other accident that could occur. It is necessary to have a solid general-liability policy in place to protect you from these very real possibilities.

should you need coverage. Check [www.ambest.com](http://www.ambest.com) for reliable financial ratings on insurance companies.

In addition, look for insurance policies that offer occurrence-form coverage. This broad blanket of coverage protects you from claims that may be filed at a much later date. This is often the case, as the statute of limitations for filing a claim is two years in most states. With occurrence-form coverage, you're insured as long as the incident occurred while you held an active policy—even if you don't hold one today.

On the other hand, watch out for claims-made insurance policies. Although these are typically less expensive than occurrence-form coverage, they do not offer the same breadth of protection. With claims-made insurance, you are only covered if you hold an active policy when the claim against you is made. If your policy is expired at the time of the claim, you are uninsured.

## More benefits

Besides allowing you to rest easy, knowing you're covered in case of any accident or injury, liability insurance can also help broaden career prospects. Many of the top employers of massage therapists—such as day spas, medical spas, physicians, chiropractors, hospitals and resorts—will not hire practitioners without liability insurance.

If you already work at one of the above-mentioned sites but don't have liability insurance, don't take for granted that your employer has you covered. A lawsuit against a spa, resort or other such entity could name you personally, in which case you should be prepared with your own insurance.

In Alabama, Massachusetts, Missouri, South Dakota and Wisconsin, liability insurance goes far beyond a financial safety net. In these states, liability coverage is required to earn a massage license.

## The comfort of coverage

Whether you're looking to enhance your professional reputation or simply wish to secure your success, take the time to find liability coverage you can count on. If you ever hear that unmistakable thud outside your office, you certainly won't regret the investment.

*At ABMP, we live by the credo, "expect more." Visit us at [www.abmp.com](http://www.abmp.com), [www.massagetherapy.com](http://www.massagetherapy.com) or call (800) 458-2267.*

## ABMP Has You Covered

Most massage therapists are caring, conscientious people who want only to bring relaxation and pain relief to their clients—and many therapists engender strong loyalty from their clients.

However, as the old saying goes, "You don't really know your spouse until you divorce them." Unfortunately the same is true when something goes wrong in the massage therapist-client relationship.

Every massage therapist needs professional-liability insurance, even those who work for a spa or salon.

In fact, the high-trust, high-touch nature of massage therapy could make it even more likely legal action will ensue if a table collapses or a client's medical condition worsens after a massage. Even if they've done nothing wrong, practitioners can find themselves embroiled in legal action.

That's why every massage therapist needs professional-liability insurance, even if she works for a spa or salon where she believes her employer provides coverage. Even in the best-managed business, a policy could lapse, and one such oversight could mean disaster to a practitioner. Besides, having a professional membership is just the professional thing to do.

What's more, attorneys often use a broad-brush approach to legal action and could name you in a suit, along with the spa, salon, hotel, landlord and franchise owner. But Associated Bodywork & Massage Professionals (ABMP) covers you wherever you work, including at home.

ABMP offers the highest aggregate coverage available in the field—\$3 million professional liability, \$3 million general liability and \$3 million in product liability.

ABMP's coverage is occurrence form, so you're protected for incidents that happen while you are an active member, even if your coverage lapses and a late claim comes in.

It's sad, but true, that we live in a society where lawsuits are common. Being prepared is the smart thing to do.

—Text supplied by Associated Bodywork & Massage Professionals

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icy steps. Her jaw is swollen and red, and her arm is twisted in a posture that looks painfully unnatural. You hurry to call an ambulance and wonder whether you have the insurance to cover this.

## Get a plan

Let's face it, accidents happen in any kind of business. Massage therapists are far from infallible. On top of that, we live in a lawsuit-laden world, where even goodwill