

Do reflexologists need insurance?

Anyone working in a touch therapy needs to have personal liability insurance. This is considered prudent due to the potential risks of loss occurring from claims or lawsuits against a practitioner. Even if a claim is baseless or minor, the practitioner can incur significant expenses defending themselves. Fortunately, there are several insurance sources that offer coverage options. Below are three sources of liability insurance. (Prices are estimates valid in 2013.)

1. National Association of Massage Therapists (NAMT)

Their insurance covers reflexology. They offer \$1 million coverage with an aggregate of \$3 million. The cost is \$139.95 for the first year and \$89.95 each year thereafter. Their website is www.namtonline.com

2. Associated Bodywork & Massage Professionals (ABMP)

Their insurance covers all bodywork including reflexology. They offer \$3 million coverage each for professional liability, general liability, products liability. The cost of insurance is \$199.00 per year. Their website is www.abmp.com

3. Hands-On Trade Association

Their insurance covers reflexology. The cost is \$165.00 per year. They also have a student fee of \$75.00, but one must be enrolled in a school or work in a clinic or only on friends and family. Their website is www.handsontrade.com

Most insurance companies have the option for an Additional Insured Endorsement (AIE) at no additional cost. This option extends your personal coverage to an employer, landlord, or organization.

ORN Members:

ORN requires reflexologists to have liability insurance to work at ORN events. Please add ORN to your policy. If there is an additional cost, please notify the event coordinator.

To list Oregon Reflexology Network as and AIE on your insurance policy, the contact person and address would be:

Marie Louise Penchoen
2556 East Side Road
Hood River, OR 97031
Phone: [541-386-7726](tel:541-386-7726)