

Certificate of Insurance



The Newfoundland & Labrador Massage Therapists Association.



Named Insured:

The Newfoundland & Labrador Massage Therapists Association.
P.O. Box 23212 Churchill Square
St. John's NL A1B 4J9

Insured Member:

Kelly Connors
10 Colville Place
St. John's, NL A1E 3K3

"Insured Members" for the purpose of this insurance are the Active Members of the Association as defined in the Bylaws of the Association.

Form of Business:

INDIVIDUAL*

THIS POLICY PROVIDES COVERAGE FOR THE FOLLOWING MODALITIES: REGISTERED MASSAGE THERAPY AS DEFINED BY THE SCOPE OF PRACTICE OF THE COLLEGE OF MASSAGE THERAPISTS OF NEWFOUNDLAND AND LABRADOR (CMTNL) and who is in good standing with the College or is in good standing with another massage therapy regulatory college in Canada; and has paid the specified member fee in accordance with the current fee schedule.

Description of Coverage
PROFESSIONAL LIABILITY Occurrence Form

Miscellaneous Malpractice Liability Form (PR01N)
\$5,000,000 Limit Per Occurrence / \$5,000,000 Aggregate Limit Per Year
Covering liability imposed by law for damages resulting from injury occurring during the policy period arising out of the negligence in the rendering or failure to render professional services in the practice of the named insured's profession.
DEDUCTIBLE: \$0

LEGAL EXPENSE INSURANCE (GE0029)
\$25,000 Limit Per Occurrence / \$25,000 Aggregate Limit Per Year

CRIMINAL DEFENCE COST REIMBURSEMENT ENDORSEMENT
\$10,000 Limit Per Occurrence / \$10,000 Aggregate Limit Per Year

COMMERCIAL GENERAL LIABILITY Occurrence Form

(LR20N)
\$5,000,000 Limit Per Occurrence / \$5,000,000 Aggregate Limit Per Year
Covering liability imposed by law for damages resulting from bodily injury or property damages occurring during the policy period arising out of the operations of the named insured.
DEDUCTIBLE: \$1,000

TENANTS LEGAL LIABILITY (LR20N – Coverage D)
\$500,000 Limit per Occurrence
Covering damages to the shell of the building in which you rent or lease space. It will not cover contents you own nor tenant improvements to your unit.
DEDUCTIBLE: \$1,000 Any One Premises

GOOD SAMARITAN ENDORSEMENT
Covering liability imposed upon the insured for providing assistance in an emergency.

Property Extension Coverage
Building and/or Contents- Broad Form BF02N and Property Extensions Endorsement GE0001
\$10,000 Limit per Occurrence
\$10,000 Aggregate Limit per Year
DEDUCTIBLE: \$500

LEGAL GUARD INFORMATION SERVICE (G019N)
24/7 Telephone access to a legal information service for questions you have relating to your business.
(1-855-365-LEGA)

Policy #: 551491639
Policy Term: October 1, 2025 – October 1, 2026
Premium Paid: \$112.00
Please note: Premium is fully retained and non-refundable

Loren Gardiner
(VP Commercial Insurance)