Insurance House Group currently protects thousands of Health Professionals throughout Australia with an excellent policy at an extremely competitive cost.

**Cover**
Our combined policy automatically includes cover for:
- Professional Indemnity Insurance
- Public Liability Insurance
- Goods Sold and Supplied Insurance

**Insured Profession**
We offer cover for an extremely broad list of over 150 modalities, please refer to the reverse side to see our approved modalities list. You must be qualified in the modalities you require cover for.

**Retroactive date**
Unlimited excluding known claims and circumstances.

**Policy Benefits**
- Medical Liability
- Public Liability
- Goods sold and supplied
- Defence costs and expenses
- Breach of Confidentiality
- Defamation
- Dishonesty
- Intellectual Property
- Competition and Consumer Act
- Loss of Documents
- Inquiries
- Run-off Cover
- Extended Run-off Cover
- Students
- Locums
- Mergers and Acquisitions
- Vicarious Liability
- Your liability from contractors
- Compensation for court attendance
- Public relations expenses
- Sixty day reporting period
- Continuous cover
- Spousal liability
- Statutory liability
- Two policy limit reinstatements
- Unlimited retroactive cover

**Additional Benefit**
You automatically receive public liability cover of $10,000,000 for the prices listed on this information sheet. You will have the option to increase this cover to $20,000,000 when you apply online for an additional cost.

**Excess**: No excess amount applies to any claim.
These terms are subject to insurer’s acceptance of your online application and a nil claims history.

**Costs**
The prices in the table below are the total amount payable and include stamp duty, GST and our administration fee.

**The cost of the insurance is per practitioner.**

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<th>Limit</th>
<th>TAS/NT/VIC/WA</th>
<th>SA</th>
<th>NSW</th>
<th>ACT</th>
<th>QLD</th>
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</table>

The above prices are valid to 31 December, 2016.

**How to Apply**
- Select the ‘Health Professionals’ option from the dropdown and complete the online application to receive an immediate quote.
- Upon acceptance of the quote, you will receive an email with policy confirmation, receipt and tax invoice.

**Contact**
- Website: www.insurancehouse.com.au
- Phone: 1300 659 626
- Fax: 1800 636 221
- Email: flt@ihgroup.com.au
- Head Office: Level 3, 100 Wellington Parade, East Melbourne VIC 3002
  Office locations throughout Australia

*Policy Terms, Conditions and Exclusions apply. Before making a decision, please read the Product Disclosure Statement (PDS) and any applicable Supplementary PDS available from us. Unless we have told you otherwise, our advice to you will be of a general nature only and will not take into account your personal needs, objectives or financial situation. Insurance House Pty Ltd ABN 33 160 508 079 AFSL 248924; Licensed General Insurance and Life Insurance Broker. Members of NIBA and IIBNA. Version 082014_1.
Approved Modalities
You must be qualified in the modalities you practice to be covered. The following are all approved modalities.

- Accunect
- Accupoint therapy
- Acupressure
- Acupuncture
- Actively Ageing Practitioner
- Alexander technique
- Allergy testers
- Animal Therapy
  (excluding race horses)
- Antenatal Classes
  (excluding delivery advice)
- Aqua Aerobics
- Aqua Fitness
- Aquatic Resistance Training
- Aromatherapy
- AromaTouch
- Art Therapy
- Atlas Profilax
- Atlas Reconnect
- Attractor Field Therapy
- Audiologists
- Aura-kinetic training
- Auro soma
- Australian Bush Flowers Therapy
- Aviva Method
- Ayurveda
- Barre
- Bio Acoustical Utilisation Device (BAUD)
- Biochemic Cell Salts
- Bio-Energetic Healing
- Biofeedback
- Biofrequency
- Biomagnetic
- Biomosotherapy
- Bio-Resonance Matching
- Body Balance
- Body Code Practitioner
- Body harmony
- Body talk systems
- Body Transformation
- Bowen Technique
- Boxercise (as part of fitness only)
  - non body contact
- Brain Gym
- Brandon Raynor
- Breathwork
- Brennan Healing Science
  - “Energy Healing Work”
- Building Biologist
- Buteyko breathing method
- Cellulite Treatment
- Chakradance
- Chi Ball
- Chi Gong
- Chi nei tsan
- Chinese herbal dispenser
- Chinese medicine
- Colon Hydrotherapy
- Colonic Irrigation
- Colour & Sound Vibration Therapy
- Colour therapy
- Counsellors
- Craniosacral therapy
- Crystal therapy
- Cupping
- Dance therapy
- Dancing For Birth
- Dental Hygienist
- Detox Foot Spa Treatments
- Diagnostic Sleep Study and CPAP
  - Treatment Service
- Dietitians
- Diversional Therapy
- Dom therapy
- Doula
- Drama Therapy
- Dry Needling
- Ear candling
- Ego State Therapy
- Electro acupuncture
- Embodiment of Yoga
- Emmett Technique
- Emotion Code Practitioner
- Emotional freedom techniques
- Endermologie
- Essentials of Angels
- Exercise physiology
- Face Painting
- Facial harmony
- Feldenkrais
- Feng shui
- Flower remedies
- Focusing
- Food Coaching
- Frequency Specific Microcurrent
  - (Bodyfield Analysis)
- Functional Facial Tapping
- Gym Supervision
- Gyrotonic
- Hahnemann Healing
- Halo Therapy
- Hand Therapy
- Healing energy
- Healing touch
- Heat Lamp Therapy (TDP)
- Hellerwork
- Herbal medicine
- Herbalists
- Holographic Kinetics
- Homeopathy
- Horstmann technique
- Hydrotherapy
- Hyperton-X
- Hypnobirthing
  - (excluding delivery advice)
- Hypnotherapy
- Hyproxi Weight Loss
- IFAS (Skin & Nerve Stimulation)
- Ignite Your Spirit
  - (Energetic Healing)
- Indian Head Massage
- Ion Detoxing Foot Spa
- Iontophoresis
- Iridology
- ISIS Seichem Healing
- Japanese Cosmo Facelift
- Joint Mobilisation
  - (excluding spinal mobilisation)
- Juice Therapy
- Kinergetics
- Kinesiology
- Kinesis Myofascial Integration
- Lactation consultants
- Laser Acupuncture
- Laughter
- Life Alignment
- Life coaching
- Magnetic field therapy
- Massage
  - Massage – Ancient Hawaiian
  - Temple
- Massage - Baby
- Massage - Bamboo
- Massage - Chinese
- Massage - Connective Tissue
- Massage - Corporate
- Massage - Deep Tissue
- Massage – Hawaiian
- Massage – Hoffman
- Massage - Hot/Cold Stone
- Massage – Kahuna Style
  - Massage - Lomi Lomi
- Massage - Mobile
- Massage - Oncology Massage
- Massage - Pregnancy
- Massage - Remedial
- Massage - Swedish
- Massage – Tens Therapy
- Massage - Thai
- Massage - Ultrasound
- Matrix Energetics
- Medical Photographer
- Meditation
- Mental Health Skills Trainer
- Metabolic Free Radical Testing
  - Theratest
- Mora therapy
- Movement Therapy
- Moxibustion
Approved Modalities (continued)

You must be qualified in the modalities you practice to be covered. The following are all approved modalities.

- Muscle Tension Treatment
- Music therapy
- Myofascial release therapy
- Myofunctional Therapy
- Myopractic
- Myotherapy
- Natural fertility management
- Naturopathic medicine
- Naturopathy
- Neuro linguistic programming
- Neuro Muscular Technique
- Neurofeedback Brain Training
- Neuro-Linguistic Kinesiology
- Neurooptimal Training
- Neurospinologist
- Neuro-Training
- NIA
- Numerology
- Nutritionists
- Occupational Therapy
- Oriental Health Sciences
- Orthobionomy
- Patient Advocate
- Personal Trainers* 
- Phenolics
- Phlebotomist
- Phytotreatment
- Phytotreatment
- Pilates
- Polarity therapy
- Pranic healing
- Professional Counsellors
- PSH therapy
- Psychotherapists
- Pulmonary and Lung Function Testing
- Push therapy
- Q2 therapy
- Qi Gong
- Quantum Touch
- Radiographer
- Raindrop technique
- Reconnective Healing
- Recreation therapy
- Reflexology
- Rehabilitation Consultants
- Reiki treatment
- Rekindled Ancient Wisdom
- Remedial therapy
- Reverse Therapy
- Rolling Structural Integration
- Saliva Analysis
- Salt Therapy
- SCENAR
- Shiatsu
- Sleep Therapy/Somnology
- Social Worker
- Somatic integration therapy
- SoulCollage Facilitator
- Sound Healer
- Speech therapy
- Spiritual Direction
- Spiritual healing
- Sports Kinesiology
- Stress Management
- Stretch Therapy
- Structural Integration
- Tai chi
- Tens Machine
- Theta Healing
- Thought Field Therapy
- Tibetan Bowl Sacred Healing Sound
- Tibetan Medicine
- Time line therapy
- Tissue Salt Therapy
- Total Body Modification
- Touch for Health
- Toyohari
- Traditional Chinese medicine
- Transactional analysis
- Transpersonal & Emotional Release Counsellors
- Trauma Release Exercises (TRE)
- Trigger point therapy
- Ultra Sound Therapy
- Urine Analysis - excluding drug/alcohol testing
- Venepuncturist
- Vocational counselling
- Voice Dialogue
- Western Herbalist
- Whole Body Vibration Therapy
- Writing Therapist
- Yoga
- Zero Balancing
- Zumba

*Including group fitness excluding work in a gymnasium or studio that is owned or operated by you.