

Do I need to have Liability Insurance for my Healing Touch (or Energy Medicine) Practice?

This is a question you need to be asking yourself if you are seeing clients -- as a Level 3 or higher student, a practitioner with a private practice, an instructor, or a volunteer.

In the field of Energy Medicine the likelihood of having a claim is rare due to the non-invasive nature of our practice and the fact that we do not medically diagnose or prescribe to our clients. Because of this, the annual cost of coverage for liability insurance is quite low - starting at \$115 for students and \$140 for practitioners.

Even when you do your absolute best work, there's always some risk that someone with whom you interact will be dissatisfied and any dissatisfied client or the client's family could file a claim against you. Even if you are not at fault, without Professional Liability insurance, you would have to pay for your own legal defense and any potential settlement costs.

One of the most common types of lawsuits brought against independent therapists deals with negligence in the performance of professional duties. These types of suits seek damages sustained when you fail to perform your job according to established standards of conduct for your field. The costs of a legal defense, not to mention a settlement, can be devastating in such cases.

Even if you work for someone else, your employer's Professional Liability coverage may not be enough to protect you in the event of a lawsuit. Ultimately, maintaining Professional Liability insurance is the responsible thing to do.

There are many important reasons why it is recommended that all energy healers – students, practitioners, instructors and



volunteers - carry Liability Insurance, here are some to consider:

- Most employer-provided coverage does not cover you when you perform outside your job description or outside your workplace, nor does it cover a private practice.
- Whenever you practice you are exposed to a negligent claim, even if you are employed, therefore your assets are exposed. You may not have assets presently but since malpractice suits generally take years to settle your future assets could be at risk of being used to satisfy a judgment. Having liability insurance coverage protects you from that exposure.
- When you carry liability insurance, you are legally protected if your client slips and falls whether that might be when they are getting off the treatment table or walking around in your environment.
- If you did have a lawsuit filed against you, it must be defended and the costs to defend yourself could be huge. Having professional liability insurance protects you from financial hardship the insurance company would investigate and provide defense.

- With liability insurance protection you are covered whether practicing in your home, in an office on a street corner, while traveling and/or when volunteering. This is a relief from worry and provides a tremendous sense of comfort that is well worth the premium.
- There could be a client who decides some time in the future that you did not render professional services of the type you described and they bring a claim but you no longer are practicing and have let your liability insurance expire. That would not be a problem if you had coverage at the time you treated that client as the policy HTPA offers will defend that type of scenario.
- Often if you are practicing in a volunteer capacity or if you rent treatment space outside of your home you are required to show that you carry liability insurance.
- If you are an instructor, liability insurance will protect you from accidents happening in your classroom. Often facilities where you hold your classes will require that you have this insurance.
- Just as it makes sense for you to insure your automobile but rarely do you need to use it, the same is true of your livelihood – better to protect yourself against the possibility of costly expenses associated with defending claims or court cases.

In addition to the above reasons, carrying liability insurance is yet another way to show that your Healing Touch practice is legitimate and professional. Clients and institutes will often view the fact that you have insurance as a sign that you are a responsible professional.

Bottom line – when you have professional and general liability insurance you are free to provide your services, teach, make recommendations, volunteer whenever/wherever knowing that you and your interests are protected. To learn more [Click here to view the full description of coverage for our HTPA Liability Insurance Program.](#)