

Prepare for the Unexpected



Professional Development for Healing Touch and Energy Medicine Practitioners

As our professional careers in energy practice continue to rapidly develop and we become more exposed to mainstream regulations of professionalism, Healing Touch Professional Association (HTPA) is called to continually establish new ways to support you and help you protect the practice and career you love. We are committed to providing benefits and tools for your growth and success. We offer this monthly column for your use - personal and/or business. We encourage you to print it and share with your colleagues, students and/or clients. To learn more about HTPA and its many other benefits, please visit www.HTPProfessionalAssociation.com

So many times it is the unexpected that deals us a devastating blow. Often that blow effects us emotionally, physically and financially. All of us have experienced the unexpected in our life. In regards to your Healing Touch and Energy Medicine practice, it is important to protect yourself against the potential risks that may occur during your career as a practitioner. The best protection you can have against the unexpected is Professional and General Liability Insurance.

As practitioners, we deal with the general public on a routine basis, in a close and personal setting in the course of our work. Some clients are old and trusted friends; some are new and just beginning with us as they are learning about our work. Your client may have experienced severe physical or emotional trauma, coming to you for relief. Perhaps after a particular session, your client feels that their condition has been aggravated. In anger and pain, they blame you and claim that their situation became worse.

Although this may sound far fetched, this is the type of scenario that you want to be protected against and makes Professional Liability Insurance necessary. You may feel that with your recurring and most loyal clients, a situation such as this would never occur. However, you can't control the factors in your client's lives that may change. Personal issues can put individuals under severe stress and affect their thinking and reactions. You can't control the behavior of new (or existing) clients.

In either case, having your risks covered up front with Professional Liability Insurance will give you peace of mind and allow you to focus your attention on helping your client. If something does occur, your practice with all the hard work you have put into it, is protected as well as your personal assets.

Fortunately, because there are no known negative side effects of energy practice, the Liability Insurance offered through HTPA, which is a high quality Professional Liability Insurance policy, is not expensive. In fact, the annual premium for this coverage might be less or equal to one month of your car insurance coverage and well worth the expenditure and knowing you are protected from any litigation expense.

Professional Liability Insurance protects you against the unexpected. The policy you take out should cover errors of omission, accidents that take place on the premises, client claims of damage or injury by you and more – HTPA's Liability Insurance does. Apply for protection today – for more information and/or to subscribe visit the [HTPA website](http://www.HTPA.com).

Thank you to Sharon Robbins, Margaret Nies and Sue Walker who all graciously gave their time to help to write this article.