<u>Massage Your Professional Liability Coverage</u> <u>Until It Fits Your Needs</u>

written by CPH Insurance | June 16, 2016

<u>Holistic therapists</u> and massage therapists offer a unique approach to healthcare and are often able to provide relief to people who have exhausted a variety of other resources. Massage therapy can give patients relief from headaches, chronic back pain, and offers obvious stress relief. Though the work of massage therapists can be truly life changing, there are several liability risks that must be carefully considered before providing any form of treatment.

- 1. **Injury from Massage:** As a <u>massage therapist</u>, you will work with many different clients of varying physical conditions. Some will be able to tolerate more pressure than others. As a therapist, you will adapt to your clients needs, but accidents happen and sometimes clients can receive injuries from their massage. Professional liability insurance will protect you when a client claims to have sustained an injury from the services rendered.
- 2. **Allegations of Sexual Misconduct:** Massage therapy can be a "touchy" subject. Especially in today's litigious society, allegations of sexual misconduct can happen to even the most professional massage therapists. A lawsuit of this type is not just expensive, but it could cost you your license and ruin your reputation. Professional liability insurance exists to provide protection from this risk.
- 3. General negligence: This includes all acts, errors, or omissions from the services provided.

Because of these potential risks, it is advisable that all holistic therapists and massage therapists invest in <u>professional liability insurance</u> before beginning work. It only takes one lawsuit to potentially end your career. Having professional liability insurance for massage therapists means that you will never have to face these potential allegations alone.

Another valuable asset available to <u>CPH & Associates</u> customers is the "Avoiding Liability" Helpline. Before you even encounter a lawsuit of any sort, you can have your questions answered free of charge. These preventive measures will save you time, money, and even your license. When it comes to your career, there's too much at stake to risk practicing without professional liability insurance. CPH & Associates takes the guesswork out of professional liability insurance so you can focus on your career and helping people feel their best.