

Main Policy Exclusions and Limitations

Like all insurance contracts, the insurance provided under the Energy Medicine Professional group insurance policy contains exclusions and limitations that reduce or eliminate coverage for certain types of claims. A copy of the policy is available on the portal for members to examine for an understanding of how and under what circumstances your insurance applies. If there are any portions of your policy that you do not understand, please contact us for an explanation. Some but not all, of the policy exclusions are summarized below:

Energy Medicine activities are defined as the evaluation and manipulation of the human energy field, using the client's or practitioner's energy field to effect a change in the client's energy field and overall mental emotional physical or spiritual health.

A common misconception is that coaching is the same as therapy, when in fact they are quite different. **This insurance program is for coaching and not therapy.**

Therapy (counseling or psychotherapy) is intended to help people recover from emotional or other psychological disorders such as depression or anxiety. Therapy is a long-term process in which a client works with a healthcare professional to diagnose and resolve problematic beliefs, behaviors, relationship issues, feelings and sometimes physical responses. Therapists are licensed professionals.

Coaching, on the other hand, is intended to help normal, healthy individuals achieve personal goals such as increased happiness, weight loss, improved work-life balance. etc. In coaching, a client works with a coach who is not a healthcare professional to clarify goals and identify obstacles and problematic behaviors in order to create action plans to achieve desired results.

Misrepresentation of activities outside the scope of the policy as covered constitutes fraud and will void the insurance.

Exclusions:

- **Licensed professional services** by an attorney, architect, engineer, accountant, real estate or investment manager, physician, dentist, anesthesiologist, nurse midwife, x-ray therapist, radiologist, psychiatrist, psychologist, LCSW, counselor, therapists, chiropodist, chiropractor, physical therapist, acupuncturist, optometrist, dietitian, nutritionist, herbalist, homeopathic or Ayurveda practitioner. Practitioners licensed in one or more of these areas would be covered for their Energy Medicine practice but would not be covered for licensed activities under this policy. Massage and hypnotherapy are covered licensed activities provided they are within the scope of the policy and do not include any other excluded activities.

- Financial or legal advice.
- Businesses are not covered by this policy except as separate entities for liability arising directly from the covered activities of the insured individual.
- Any practices that are invasive in nature, that diagnose, prescribe, or make curative claims.
- Esthetics services, chemical skin enhancement, ear candling, cupping using heat sources, moxibustion.
- Laser Treatment.
- Liability arising from the function or malfunction of a device used to effect treatment. Liability arising from the use of a device is the responsibility of the manufacturer.
- Equine treatment.
- Steam rooms, saunas, sweat lodges and steam therapy.
- Ice plunge therapies.
- Work with sex surrogates, surrogate partner therapy and sex coaching or any work that involves unclothed clients.
- Sexual abuse/molestation.
- The sale of products you manufacture, or which are sold under your brand or label.
- All products ingested or taken internally.
- Specific dietary or exercise instruction. Offering guidance or options to aid clients in making choices is acceptable.
- Personal Training or any service or advice in connection with cardio-vascular fitness, body building, physical training programs or athletic coaching. **Qigong** and other energy-based movement modalities are covered if they are limited to teaching and training of movement, breath, and energy movement.
- Any martial arts or combat training or activity is specifically excluded. **Tai Chi** and other energy movement modalities are covered if they are limited to teaching and training of movement, breath, and energy movement.
- The practitioner is covered to offer phone and video-conference sessions, but any breach of confidentiality over the internet is **excluded** from this policy.
- Cyber Liability is excluded.
- All covered activities must be therapeutic in nature. Activities performed solely as entertainment, such as psychic readings and fortune telling are **not covered**.

- Ministers are covered for spiritual counseling, but other ministerial duties, including wedding ceremonies, are excluded.
- Any modality that uses or the use of psychedelics or cannabis in a treatment.