

## 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:

- Professional services by an attorney, architect, engineer, accountant, real estate or investment manager, physician, dentist, anesthesiologist, nurse midwife, x-ray therapist, radiologist, psychiatrist, psychologist, 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 the licensed activities listed above under this policy.
- Energy Medicine activities are 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. Activities outside the scope of providing energy medicine treatments are not covered except as described in the policy. Representation of activities that are outside of this scope as Energy Medicine modalities or methods constitutes fraud and will void the insurance. **Life and health coaching, hypnosis and other verbal modalities are considered within the scope of covered Energy Medicine activities.**
- Any practices that diagnose, prescribe or is invasive in nature
- Personal Training or any service or advice in connection with cardio-vascular fitness, body building or physical training programs or athletic coaching
- All products ingested or taken internally
- Laser Treatments
- Esthetics services, chemical skin enhancement, ear candling, cupping using heat sources, moxibustion
- The sale of products you manufacture, or which are sold under your brand or label
- Equine treatment
- Steam rooms, saunas and sweat lodges

- Sexual abuse/molestation
- Any martial art or combat training or activity is specifically **excluded**. Tai Chi and other energy movement modalities are covered as long as they are limited to teaching and training of movement, breath, and energy movement.
- Cyber Liability is excluded.
- The practitioner is covered to offer internet, phone, and Skype sessions, but any breach of confidentiality over the internet is **excluded** from this policy.
- All covered activities must be therapeutic in nature. Activities performed solely as entertainment, such as psychic readings and fortune telling are **not covered**.
- Liability arising from the function or malfunction of a device used to effect treatment.
- Businesses are not covered by this policy except as separate entities for liability arising directly from the covered activities of the insured individual.