



by Sharon Robbins, HTPA Executive Director

As Healing Touch and other energy healing practices continue to gain their rightful place in wellness management, as well as, complementing all health care services, we experience the rise in legal exposure, “professional” scrutiny and the need to adhere to higher “professional” standards. Whatever the profession, society expects those who are in it to meet and maintain standards.

Healing Touch Program (HTP) has set its professional standards with an established Code of Ethics (to read the full Code of Ethics [click here](#)). Within HTP’s Code of Ethics, it is clearly stated (#11 – Legalities), that “it is expected that HT Practitioners will carry liability/malpractice insurance according to state, federal and professional laws to protect themselves and clients.”

There are other important reasons to carry Liability Insurance. It is protection against financial devastation and/or career ruin. Protecting yourself, your assets and/or your business with Professional Liability Insurance is a very low cost, wise step to guard against any potential legal claims that might arise from client dissatisfaction, claims of negligence, misrepresentation, etc.

Along with the rise in demand for our services there is also a rise in potential legal claims – whether you practice as a volunteer, charge a fee or do not charge, Liability Insurance gives you the peace of mind that if such a claim were made you will have the legal representation needed without the exorbitant costs otherwise associated with that type of legal defense. Even if you practice with the utmost care and provide the best quality of service, clients can perceive you did them harm.

In addition, along with Professional Liability Insurance you receive General Liability Insurance that will cover claims from accidental bodily injury, property damage or personal injury (e.g. slip and fall) that might occur to your client while you are rendering your services.

Through Healing Touch Professional Association (HTPA) you are able to obtain General and Professional Liability Insurance coverage specifically designed for energy-based practice (in addition to Healing Touch, there is coverage offered for an extensive number of energy-based modalities) and HTPA’s staff understands the special needs of energy practice.

Most employer-provided coverage does not cover you when you practice outside of your job description, during non-work hours or outside your workplace, nor does it cover a private practice. It is necessary to carry your own Liability Insurance policy. The reward is that for pennies per day you will be covered while practicing any where - in your home, office, traveling and/or even volunteering. Homeowners’ insurance rarely covers home-based business losses nor does it cover what a Professional Liability policy covers. If you rent space for your practice you may be required to have your landlord listed on your coverage as an additional insured, this too is available on request for a very nominal administrative fee.

It is easy to apply. Simply go to the [HTPA website](#) where you will find the Liability Insurance application which you can print, complete and either mail or fax to the HTPA office.

This is protection for you and the practice you love!