

# Professional Development Series

## “Slip and Fall” Claim Protection with General Liability Insurance

Sponsored by  Healing Touch Professional Association

### 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.HTProfessionalAssociation.com](http://www.HTProfessionalAssociation.com)

Every practitioner in a private practice should be aware of the need to be insured for General Liability and Professional Liability. Often practitioners focus on being covered for malpractice and are not as aware of, or concerned with, “slip and fall” accidents in their office space. When considering practitioner Liability Insurance it is important to look for comprehensive coverage.

Client safety in your place of business is your responsibility. Whether your business is located in your home or a professional building, you should be aware of any slip and fall hazards that could impact your clients. You should also be aware of safety concerns around your treatment table, furniture placement, the waiting room and restroom access.



Sometimes a client may have physical compromises that make getting on and off a treatment table difficult, or even dangerous. Inviting a client to move on to a table if they are not able to do so comfortably could be an invitation for an injury. If a client hurts their back trying to sit up from a lying position on your table, you as the practitioner may ultimately be held responsible for the cost of medical treatment and even lost wages incurred.

According to the Consumer Product Safety Commission, more than one million people seek medical attention each year for “slip and fall” accidents. Often these accidents happen as a result of hazardous conditions on the property. A single claim can cost a business tens of thousands of dollars. The average direct cost for one disabling injury now approaches \$28,000. As a small business owner, you need to ask yourself: are you properly insured?

The following checklist offers some factors to consider around client safety:

- Regularly check your treatment table to make sure the legs are tight and all braces and cables are correct and not loose or worn

- Instruct clients how to properly get on and off the table and assist them as needed
- Provide a sturdy step stool if your table is too high for a client to sit directly on it
- Be aware of cords, especially if you use a table warming pad
- Be aware of placement of rugs and make sure they do not challenge a client who may be unsteady on their feet
- Make sure all areas of access to the building and your office are well lit and free from tripping hazards
- Lay out your office with straight lines to walk around to reduce tripping over, or bumping into, objects
- Make sure all furniture, especially chairs, are sturdy and in good condition

It is very important to be aware of your office environment and frequently inspect your treatment table. No one wants a client to have an accident or injury, but it is necessary to be prepared in the event that it happens. General and Professional Liability Insurance does not have to be expensive. Healing Touch Professional Association's Liability Insurance provides a simple, inexpensive way to add this vital coverage. Protect your business and personal assets by purchasing Comprehensive Liability Insurance that covers "slip and fall" accidents.

Check out [www.HTProfessionalAssociation.com](http://www.HTProfessionalAssociation.com) for more information.