

# Why Have Professional Liability Insurance?

by Rosann Geiser, RN, MSN, HTCP/I

**W**ith the announcement that Healing Touch Professional Association (HTPA) is now offering its members Professional Liability and General Liability Insurance, I am reminded of why I carry Liability Insurance.

There are many reasons to carry Liability Insurance as practitioners and health care providers. Such as extended coverage outside your place of employment, coverage while conducting volunteer activities, coverage for multiple modalities, coverage for practicing in your home, coverage for teaching your modality, or coverage for when you travel to other states (just to name a few). Another good reason to have individual coverage is that wherever your career takes you, your policy will follow. But the greatest reason to carry personal Liability Insurance is it is a low-cost measure to provide peace of mind that your interests and assets will be defended should you need it. (For more information, application and complete details of the HTPA Professional and General Liability Insurance program please visit [www.HTPProfessionalAssociation.com](http://www.HTPProfessionalAssociation.com)).

Although I teach at our local University in the College of Nursing, the coverage provided by the University does not cover me when I see clients in my private practice which is located in my home. It will not provide legal protection if any claim is brought against me by a dissatisfied client or anyone who sustains an injury on my property. Separate from my responsibilities at the University, I also offer various health and energy healing classes in the community and teach Healing Touch as a certified instructor. Again, there is no legal protection for any claims brought against me when I am teaching or offering presentations.

The Healing Touch Program Statement of Scope of Practice and Code of Ethics provides a level of protection if practitioners are carefully following them. I follow these guidelines and teach them in my classes. However, I know that anyone can make a claim of negligence or allegation of professional malpractice against a practitioner. The space between that claim and a court's decision can be a long, lonely and expensive journey. Even wrongful suits can cost valuable time and money. Having my own Professional Liability Insurance available to protect me provides peace of mind. It is important for me to know that I, my license, and my interests will be defended no matter what occurs.

Since the HTPA member Liability Insurance Program has been specifically tailored for Healing Touch students (Level 3 and above), practitioners and instructors, and other related modalities, I have a greater degree of comfort knowing that this insurance will protect me better than my previous policy. It was designed with my specific needs as a Healing Touch Certified Practitioner and Instructor in mind.

I trust the flow of life and that only good comes to me. I also trust my new Professional Liability Insurance to be there just in case. Therefore, I strongly encourage all practitioners, instructors and eligible students of Healing Touch and other energy therapy practitioners to take advantage of this opportunity to obtain the Professional Liability Insurance being offered by HTPA.