

ATCMA Rate Sheet – Individual Policy

The premium below are for ATCMA members. We charge 25% extra for non-ATCMA members.

Medical Malpractice Liability (MML) Rates:

Approved Class – per Practitioner	\$1,000,000 Limit With \$500 deductible	\$2,000,000 Limit With \$500 deductible	\$3,000,000 Limit With \$500 deductible	\$5,000,000 Limit With \$500 deductible
Herbalist (R.TCM.H)	\$142	\$202	\$243	\$290
Acupuncturist (R. Ac.)	\$250	\$380	\$468	\$560
Traditional Chinese Medicine Practitioners (R.TCM.P) and Doctors of TCM (Dr. TCM)	\$298	\$386	\$475	\$568
Extension 1: Registered Massage Therapy	Add \$69	Add \$87	Add \$106	Add \$126
Extension 2: Supervised Student(s) – premium is per student (up to max 10 students)	Add \$25	Add \$25	Add \$25	Add \$29

- ARAG Legal Helpline Coverage is included on all policies

Commercial General Liability (CGL) Rates:

Limits:	\$1,000,000	\$2,000,000	\$3,000,000	\$5,000,000
Premiums:	\$256	\$338	\$408	\$565
Additional Locations (up to 2 additional)	Add \$47 each	Add \$47 each	Add \$47 each	Add \$47 each
Off Premises Liability exposure	Add 25% surcharge on total premium	Add 25% surcharge on total premium	Add 25% surcharge on total premium	Add 25% surcharge on total premium
Deductible:	\$500	\$500	\$500	\$500

- CGL has designated premises restriction unless adding off premises surcharge.
- If the insured works at more than 3 locations, we need to refer to Markel for approval.

General Liability coverage includes the following sublimits:

Coverage:	Limits:
Personal Injury and Advertising Injury	Policy Limit
Tenants Legal Liability	\$500,000
Non-Owned Automobile	\$1,000,000
SEF 94 – Physical Damage to Hired Autos	\$50,000
Products and Completed Operations	\$100,000
Medical Payments – Per Person	\$25,000
Medical Payments – Per Occurrence	\$100,000
Contingent Employer’s Liability	Policy Limit

Property Rates:

	Limits	Premium	Deductible (AOL)
Contents, Equipment and Stock:	\$25,000	\$136	\$1,000
	\$50,000	\$259	\$1,000
	\$75,000	\$375	\$1,000
	From \$75,000 to \$200,000	0.46% rate applied to the limit required	\$1,000
Crime Coverage:	\$10,000	Included	\$1,000
Extra Expense:	\$5,000	Included	\$1,000

Notes on property rating:

- Limit is for office contents, equipment and stock only – coverage is not available for buildings or leasehold improvements
- **Deductibles** are as follows:
 - All Perils except follows: \$1,000
 - Earthquake – Lower Mainland and Vancouver Island 10% of Total Insured Value
 - Earthquake – All Other 5% of Total Insured Value
 - Sewer Back-up and Water Damage \$2,500
 - Flood \$10,000

Crime:

- Limits of Liability offered are as follows when Property insurance is purchased:

Coverage:	Limits:
Employee Dishonesty	\$10,000
Loss Inside the Premises	\$10,000
Loss Outside the Premises	\$10,000
Money Order and Counterfeit Paper Currency	\$10,000
Depositors Forgery	\$10,000

Deductible: \$1,000