Certificate of Insurance

AMTA Member ID#: 2125022
Carlos Trahan
350 Ward Ave #106-270
Honolulu, HI 96814

AMTA Member Classification: PROF

Enrolled Member Effective Date: 06/01/2024 - 05/31/2025

Coverage for enrolled member's business is limited to claims arising from enrolled member's professional services.

Business Name: Hands For Hire

Administered By:
Healthcare Providers Service Organization
Affinity Insurance Services, Inc.
1100 Virginia Drive, Suite 250
Fort Washington, PA 19034

Insurance Company:
Columbia Casualty Company
A CNA Company

TYPE OF INSURANCE	MASTER POLICY NUMBER	LIMITS *(per enrolled member)*
Professional Liability Occurrence Coverage	**0289955556**	**$2,000,000 each claim / $6,000,000 aggregate** Subject to the Master Policy Aggregate

Coverage is afforded to AMTA Members for a period of 12 months concurrent with the Enrolled Member Effective Date or until membership is terminated or expires. Student Enrolled membership expires on the last day of the month in which the Student Enrolled Member graduates. No coverage is afforded to Student Enrolled Members for providing massage therapy services outside of school sanctioned and directed activities. If the AMTA Master Policy is non-renewed or cancelled, the AMTA Member's coverage under this policy will terminate upon the expiration of the Enrolled Member Effective Date and will not be renewed. The Master Policy Aggregate may be reduced by claims paid on behalf of other insureds.

ADDITIONAL COVERAGES *(included in Professional Liability Limits specified above)*

- General Liability
- Products Liability
- Host Liquor Liability
- Personal Injury Liability
- Good Samaritan Liability
- Malplacement Liability
- Fire & Water Legal Liability(subject to $100,000 sub limit)

COVERAGE EXTENSIONS	COVERAGE EXTENSION LIMITS
License Protection	$10,000 per proceeding / $25,000 aggregate
Defendant Expense Benefit	$10,000 aggregate
Deposition Representation	$2,500 per deposition / $5,000 aggregate
Assault (excluding Texas)	$10,000 per incident / $25,000 aggregate
Medical Payments	$2,000 per person / $100,000 aggregate
First Aid	$2,500 aggregate
Information Privacy Coverage (HIPAA)	$25,000 aggregate

This material is intended to provide a general overview of the products and services offered. Coverage for enrolled member's business is limited to claims arising from enrolled member's professional services. Only the policy can provide the actual terms, coverage amounts, conditions and exclusions.
Please contact HPSO at 1-888-253-1474 directly for a free copy of the complete policy.

Rev. 2/2022

AMTA Coverage
AMTA Members are covered for professional services for which the enrolled member is licensed, certified, accredited or professionally trained to perform as a massage therapist. Student Enrolled Members are covered only for those services for which the Student Enrolled Member is professionally trained to perform while engaged in school sanctioned and directed activities. If an enrolled member practices in any jurisdiction which governs massage therapy services, then massage therapy services means those services for which the enrolled member is licensed, certified, accredited, trained or qualified to perform within the scope of practice recognized by the governmental regulatory agency responsible for maintaining the standards of the profession of massage therapy. Professional services also means the enrolled member's massage therapy services while acting as a member of a formal accreditation, standards review, or similar professional board or committee, including the directives of such board or committee.

As an AMTA enrolled member covered by the AMTA insurance program, enrolled members are responsible for and expected at all times to be familiar and current with all laws, regulations, etc. in their state of practice that govern their profession as a massage therapist.

Modality Exclusions
Any acts, errors or omissions involving the activities designated below are excluded. This list is subject to review and change by AMTA.

Electrolysis or microcurrent; radiation for the removal of hair; photocoagulation technique for the removal of hair; plastic surgery of any type; removal of warts, moles, or other growths; laser or other types of pulsated light treatments; weight reducing treatments; sun tanning treatments; Botox; hair implanting or hair transplanting; tinting, dyeing or coloring of hair, eyelashes, or eyebrows; removal of any form of permanent cosmetic makeup; yoga trapeze, yoga swing, or aerial yoga hammock; surgical or non-surgical body contouring; or flotation or sensory deprivation pod therapy.

Colon hydrotherapy, nutritional or dietary counseling, personal training, pilates, religious healing, procedures that use fire, cupping therapy with use of heat, ear candling, saunas, sun tanning treatments other than topical tanning lotions or sprays, procedures which penetrate the skin or body cavities either manually or with other methods of intrusion other than manual soft tissue manipulation of the oral or nasal cavities.

Diagnosis, prescription, or service in the capacity of any other profession or branch of healthcare or medicine for which a license to practice is required by law including chiropractic, dentistry, dermatology, naprapathy, naturopathy, nursing, orthopedics, osteopathy, physical therapy, podiatry, psychiatry, psychology or psychotherapy.

Additional Information
An AMTA membership card in conjunction with this notice should serve as acceptable evidence of insurance to anyone requesting proof of your professional liability coverage. If you have any additional questions concerning the AMTA Professional Liability Insurance Plan, please call our insurance administrator, HPSO, toll-free at 1-888-253-1474. We are dedicated to giving you the best service possible and thank you for the opportunity to provide this insurance and membership to you. Please also feel free to call AMTA with questions or comments.

Reporting Claims
Please call HPSO toll-free at 1-888-253-1474 for claim reporting procedures or refer to the AMTA Professional Liability Benefits Guide.

Additional Insured Requests
Please call HPSO toll-free at 1-888-253-1474 for additional insured requests.

This program is underwritten by Columbia Casualty Company, a CNA company and is offered through the Healthcare Providers Service Organization Risk Purchasing Group. This material is intended to provide a general overview of the products and services offered. Only the policy can provide the actual terms, coverage amounts, conditions and exclusions.



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