FREQUENTLY ASKED QUESTIONS

Additional Insured Coverage

Additional Insured Protection Under the Professional Practice Policy

This policy provides comprehensive coverage for licensed professionals — and if you work with or host one, it may be in your best interest to be named as an Additional Insured.

What's in it for You?

As an Additional Insured, you receive vicarious liability coverage for claims that arise solely out of the actions of the Named Insured — such as a licensed chiropractor, acupuncturist, naturopath, or massage therapist. This coverage can help protect your organization or property from being caught up in costly litigation.

Where Additional Insureds Benefit — Real Examples

1. 1. Clinic or Wellness Center Operator

A chiropractor practicing at your wellness center is sued by a patient alleging negligent spinal adjustment. The patient also names the wellness center in the suit. As an Additional Insured, your defense and indemnity are covered — so long as your liability arises solely from the chiropractor's actions.

2. 2. Landlord of Professional Premises

A licensed massage therapist practicing in your building accidentally causes water damage to an adjacent suite after leaving a hydrotherapy device running. The neighboring tenant sues both the therapist and you, the landlord, for property damage resulting from the migration of water into their suite. As an Additional Insured, you are covered for claims arising solely out of the acts of the therapist.

3. 3. Slip-and-Fall at the Practitioner's Office

A patient slips on a freshly mopped floor in the waiting room of the practitioner's leased office. The property owner is named in the lawsuit. If listed as an Additional Insured, the landlord receives coverage for this claim — as it arose from the Named Insured's operations.

4. 4. Slip-and-Fall at an Off-Site Event

You host a weekend wellness retreat and invite a licensed acupuncturist to offer treatments. A guest trips over the acupuncturist's extension cord. The guest sues both you and the practitioner. If you're an Additional Insured, the policy responds to the claim against you — because it resulted solely from the acts of the Named Insured. Note: The policy's definition of 'Premises' includes off-site locations where the Named Insured is delivering services.

5. 5. Franchise or Corporate Parent

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You own a branded network of acupuncture clinics. A patient sues both the practitioner and your corporate entity. If the practitioner is insured and you are named as an Additional Insured, your entity is protected for liability arising solely from the acts of the practitioner.

6. 6. Educational Institutions Hosting Internships

A student intern enrolled at your school is insured under the policy. During an approved internship, the student allegedly injures a patient. If the school is sued based on the student's conduct, it will be covered as an Additional Insured.

7. 7. Medical Clinic Supervisor or Program Administrator

You oversee a clinic where a naturopathic doctor (a Named Insured) provides care. A patient sues both the naturopath and you. If your involvement is strictly administrative and the claim against you arises only because of the practitioner's conduct, you may be covered as an Additional Insured. Note: Coverage does not extend to allegations of your own independent negligence, such as failure to supervise or negligent hiring.

Additional Coverage Notes

• Vicarious Liability Only: Coverage applies only for liability arising out of the Named Insured's acts — not for your own conduct.

• Low Cost: Additional Insured status is available for a modest fee — offering real protection at accessible pricing.

• Automatic Coverage for States: When required by law, states are automatically added as Additional Insureds.

Want to Learn More?

Ask one of our team members how this coverage can work for you.