

# Medical Malpractice Insurance



for Wellness, Beauty, and Allied Health Professionals

Medical Malpractice Insurance from Klick protects wellness, beauty, and allied health professionals against claims arising from delivering hands-on services to clients. One incident, one misunderstanding, or one unhappy outcome can become a costly legal matter. Our coverage steps in so you can focus on serving clients, not defending claims.

## APPETITE

- Klick's Medical Malpractice Insurance product is built for service professionals who work directly with clients. If you provide a treatment, instruction, or recommendation that affects someone's body, health, or appearance, this coverage is designed for you.

## LIMITS & FEATURES

- **Up to \$10 million aggregate limit** with options structured to match the size and risk profile of your practice
- **Excess coverage available** for higher-limit needs and contract requirements with facilities, employers, or franchise partners
- **Defense costs are included** in addition to the policy limit, so a covered claim doesn't immediately erode the protection you bought
- **Flexible across practice models.** Full-time, part-time, contract, mobile, and home-based practitioners can be accommodated
- **Streamlined application** with quick turnaround on quotes and same-day binding for eligible risks

**1 (833) 594-6358**  
**klickinsurance.ca**

Questions? Please connect with us at [info@klickinsurance.ca](mailto:info@klickinsurance.ca)

## COVERAGE



- **Medical Malpractice / Errors & Omissions-** Allegations of professional negligence, treatment errors, failure to deliver expected results, improper care, and the legal defense costs that follow
- **Commercial General Liability-** Slip-and-fall accidents at your premises, damage to a client's belongings, premises and operations risks, product-related liability, and personal injury (libel, slander)

## COMMON CLAIM SCENARIOS

Examples of the situations this coverage is built to respond to:

- A microblading client experiences an allergic reaction and alleges the procedure caused permanent damage
- A personal training client tears a knee ligament and claims improper instruction or unsafe programming
- A massage therapy client reports a back injury and alleges excessive pressure during treatment
- A nutrition client claims a recommendation contributed to a health decline and seeks damages
- A client slips on a wet floor at your spa and pursues a claim for medical costs and lost wages
- A client alleges their personal property was damaged during a treatment session

