



## Individual Practitioner Appendix 1- Modalities

| Category A                                   | Premium                   | Category A  | Premium                   |
|--|---------------------------|---|---------------------------|
| Additional Modality                          | \$50                      | Multi-Discipline/Legal Entity Coverage<br>Please advise broker number of Professionals and their modality | Premium (Refer to broker) |
| Acupuncturist / Traditional Chinese Medicine | \$370                     | Natural Health Practitioner   | \$370                     |
| Aromatherapy                                 | \$100                     | Occupational Therapist (\$5M)<br>Occupational Therapist (\$10M)   | \$50<br>\$97              |
| Art/Colour Therapist                         | \$50                      | Occupational Therapy Assistant (\$5M)<br>Occupational Therapy Assistant (\$10M)                           | \$50<br>\$97              |
| Athletic Therapist                           | \$150                     | Osteopath   | \$370                     |
| Audiologist                                  | \$50                      | Personal Support Worker   | \$150                     |
| Certified First Aid Instructor               | \$150                     | Personal Trainer  | \$200                     |
| Certified Pedorthist                         | \$175                     | Pharmacist  | \$195                     |
| Certified Pedorthist Master Craftsman        | \$210                     | Pharmacist Technician   | \$195                     |
| Certified Pedorthist Technician              | \$150                     | Physiotherapist (\$5M)<br>Physiotherapist (\$10M)   | \$150<br>\$180            |
| Chiropodist/Podiatrist                       | \$150                     | Physiotherapist Assistant (\$5M)<br>Physiotherapist Assistant (\$10M)                                     | \$150<br>\$180            |
| Chiropractor                                 | \$800                     | Radiologist/Sonographer/X-Ray   | \$50                      |
| Crossfit                                     | \$100                     | Reflexologist   | \$125                     |
| Dance Movement Therapy                       | \$100                     | Registered Nurse/Nurse Practitioner   | \$300                     |
| Dental Hygienist                             | \$50                      | Reiki Instructor  | \$100                     |
| Dietician/Nutritionist                       | \$50                      | Shiatsu Instructor  | \$125                     |
| Exercise Therapist                           | \$150                     | Speech Language Pathologist   | \$50                      |
| Herbalist                                    | \$100                     | Sports Therapist  | \$150                     |
| Homeopath                                    | \$150                     | Thai Chi Instructor   | \$125                     |
| Hydro Therapist                              | \$150                     | Yoga/Pilates Instructor   | \$100                     |
| Kinesiologist                                | \$150                     | Zumba Instructor  | \$100                     |
| Massage Therapist                            | \$125                     |   |                           |
| Music Therapist                              | \$50                      |   |                           |
|  |                           |   |                           |
| Category B                                   | Premium (Refer to broker) | Category B  | Premium (Refer to broker) |
| 5 Tibetan Rites                              |                           | Metabolic Free Radical Testing - Theratest  |                           |
| Accunect                                     |                           | Mindfulness Based Stress Reduction  |                           |
| Aviva Method                                 |                           | Neuro Linguistic Programming (NLP)  |                           |
| Barre  |                           | Neurofeedback Brain Training  |                           |
| Barre Attack                                 |                           | Nordic Walking  |                           |
| Belly Dancing Fitness                        |                           | Numerology Reading  |                           |
| Biofeedback                                  |                           | Phenolics   |                           |
| Biofrequency                                 |                           |   |                           |
|  |                           | Pilates – Aqua  |                           |
| Biomesotherapy                               |                           | Pilates/Hypnolates (including Matwork)  |                           |

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|--|------------------------------|---|------------------------------|
| Bio-resonance Matching                             |                              | Positional Release Therapy                                |                              |
| Body Balance                                       |                              | Pranic Healing  |                              |
| Body Code Practitioner                             |                              | Reconnective Healing                                      |                              |
| Body Harmony                                       |                              | Recreation Therapy  |                              |
| Body Talk Systems                                  |                              | Rekindled Ancient Wisdom                                  |                              |
| Brennan Healing Science –<br>“Energy Healing Work” |                              | Remedial Therapy  |                              |
| Chi Ball   |                              | Reverse Therapy   |                              |
| Chi Gong   |                              | Shamanic Healing  |                              |
| Chi Nei Tsan                                       |                              | Soul Care   |                              |
| Dorn Therapy                                       |                              | Sound Healer  |                              |
| Flowers Therapy                                    |                              | Spa Clay Therapy  |                              |
| Hahnemann Healing                                  |                              | Spiritual Direction                                       |                              |
| Halo Therapy                                       |                              | Spiritual Healing   |                              |
| Hand Therapy                                       |                              | Thought Field Therapy                                     |                              |
| Healing Energy                                     |                              | Touch for Health  |                              |
| In Zen Class                                       |                              | Toyohari  |                              |
| Ion Detoxing Foot Spa                              |                              | Voice Dialogue  |                              |
| Iontophoresis                                      |                              | Women’s Dance Mediation Circles                           |                              |
| Iridology  |                              | Writing Therapist   |                              |
| ISIS Seichem Healing                               |                              | Yoga - Acro   |                              |
| Kinergetics  |                              | Yoga - Anti Gravity                                       |                              |
| Lactation Consultants/Breast<br>Feeding Advice     |                              | Yoga - Bikram   |                              |
| Laughter Therapy                                   |                              | Yoga - Chair  |                              |
| Life Alignment                                     |                              | Yoga - Paddleboard  |                              |
| Matrix Energetics                                  |                              | Yoga - Qi Gong  |                              |
| Medical Photographer                               |                              | Yoga - Swings   |                              |
| Meditation   |                              | Yoga - Water  |                              |
|  |                              |   |                              |
| Access Bars Practitioner                           |                              | Massage - Kahuna Style                                    |                              |
| Acupoint Therapy                                   |                              | Massage - Lomi Lomi                                       |                              |
| Animal Assisted Therapy                            |                              | Massage - Lymphatic Drainage (Low<br>Level Laser Therapy) |                              |
| Animal Therapy (excluding<br>race horses)          |                              | Massage - Mobile  |                              |
| Aqua Aerobics                                      |                              | Massage - Remedial  |                              |
| Aqua Fitness                                       |                              | Massage - Soft Tissue Mobilisation                        |                              |
| Aquatic Resistance Training                        |                              | Massage - Swedish   |                              |
| AromaTouch   |                              | Massage - Thai  |                              |
| AromaTouch Technique                               |                              | Massage - Thai Yoga                                       |                              |



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|---|------------------------------|--|------------------------------|
| Ashati  |                              | Massage - Zenthai Shiatsu  |                              |
| Attractor Field Therapy                                       |                              | Mora Therapy   |                              |
| Aura-Kinetic training   |                              | Movement Meditation  |                              |
| Auro Soma   |                              | Movement Therapy   |                              |
| Ayurveda  |                              | Moxibustion  |                              |
| Bach Flower Remedies  |                              | Neural Integration System  |                              |
| Bio Acoustical Utilization Device (BAUD)                      |                              | Neuro Kinetics   |                              |
| Bio-Energetic Healing   |                              | Neuro Muscular Technique   |                              |
| Biomagnetic Therapy   |                              | Neuro-Linguistic Kinesiology   |                              |
| Brandon Raynor  |                              | Neuroptimal Training   |                              |
| Breathwork  |                              | Nia  |                              |
| Chakradance   |                              | Oriental Health Services (including Psychology and Nutritional Medicine) |                              |
| Chi Running Technique   |                              | Orthobionomy   |                              |
| Chi Walking   |                              | Pellowah Healing Technique   |                              |
| Dance Instruction (only as part of another approved Modality) |                              | PNF Stretching Techniques  |                              |
| Diagnostic Sleep Study and CPAP Treatment Service             |                              | Polarity Therapy   |                              |
| Diversional Therapy   |                              | Psychological Kinesiology (Psych-K)                                      |                              |
| Ego State Therapy   |                              | Push Therapy   |                              |
| Emmett Technique  |                              | Q2 Therapy   |                              |
| Emotion Code Practitioner                                     |                              | Qi Gong  |                              |
| Emotional Freedom Technique                                   |                              | Quan San Healing   |                              |
| ENAR  |                              | Quantum Touch  |                              |
| Endermolgie   |                              | Radial Shockwave Therapy   |                              |
| Esoteric Healing  |                              | Raindrop Technique   |                              |
| Essence of Angels   |                              | Rolfing Technique  |                              |
| Feldenkrais   |                              | Saliva Analysis  |                              |
| Fitness Instructor  |                              | Salt Therapy   |                              |
| Flower Remedies   |                              | SCENAR   |                              |
| Focusing  |                              | Seichim Practitioner   |                              |
| Food Coaching   |                              | Sleep Therapy/Somnology  |                              |
| Frequency Specific Microcurrent (Bodyfield Analysis)          |                              | Somatic Integration Therapy  |                              |
| Functional Facial Tapping                                     |                              | SoulCollage Facilitator  |                              |
| Healing Touch   |                              | Speech Therapy   |                              |
| Hellerwork  |                              | Stretch Therapy  |                              |
| Ignite Your Spirit (Energetic Healing)                        |                              | Structural Integration   |                              |
| Integrated Energy Therapy                                     |                              | Tens Machine   |                              |
| Integrated Therapeutic Alignment                              |                              | Thermotherapy  |                              |
| Jazzercise  |                              | Theta Healing  |                              |

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| Category B   | Premium<br>(Refer to broker) | Category B                                       | Premium<br>(Refer to broker) |
|--|------------------------------|--|------------------------------|
| Joint Mobilisation (excluding spinal mobilisation) |                              | Tibetan Bowl Sacred Healing Sound                |                              |
| Juice Therapy                                      |                              | Tissue Salt Therapy                              |                              |
| Magnetic Field Therapy                             |                              | Total Body Modification                          |                              |
| Massage - Ancient Hawaiian Temple                  |                              | Transactional Analysis                           |                              |
| Massage - Aromatherapy                             |                              | Trauma Release Exercises (TRE)                   |                              |
| Massage - Bamboo                                   |                              | Trigger Point Therapy                            |                              |
| Massage - Chinese                                  |                              | Trnspersonal & Emotional Release Counselling     |                              |
| Massage - Connective Tissue                        |                              | Tui na   |                              |
| Massage - Corporate                                |                              | Wellness Coaching                                |                              |
| Massage - Deep Tissue                              |                              | Western Herbalist                                |                              |
| Massage - Hawaiian                                 |                              | Whole Body Vibration Therapy                     |                              |
| Massage - Hoffman                                  |                              | WholyFit   |                              |
| Massage - Hot Stone                                |                              | Xtend Barre                                      |                              |
| Massage - Indian Head                              |                              | Yoga for Breast Cancer                           |                              |
|  |                              | Zero Balancing                                   |                              |
|  |                              |  |                              |
| Acupressure  |                              | Hyproxi Weight Loss                              |                              |
| Acupuncture Point Injection (with saline solution) |                              | IFAS (Skin and Nerve Stimulation)                |                              |
| Alexander Technique                                |                              | Infant Massage Instruction                       |                              |
| Allergy Testing                                    |                              | Japanese Acupuncture                             |                              |
| Antenatal Classes                                  |                              | Japanese Cosmo Facelift                          |                              |
| Atlas Profilax                                     |                              | Jenkins Equine Neurophysiological Therapy (JENT) |                              |
| Atlas Reconnect                                    |                              | Kinesis Myofascial Integration                   |                              |
| Biochemic Cell Salts                               |                              | Laser Acupuncture                                |                              |
| Body Transformation                                |                              | Life Coaching                                    |                              |
| Bokwa Fitness                                      |                              | Marriage Consultants                             |                              |
| Booty Barre  |                              | Massage - Baby                                   |                              |
| Bowen Technique                                    |                              | Massage - Oncology Massage                       |                              |
| Boxercise  |                              | Massage - Pregnancy                              |                              |
| Brain Gym  |                              | Massage - Tens Therapy                           |                              |
| Building Biologist                                 |                              | Massage - Ultrasound                             |                              |
| Building Geobiology                                |                              | Mental Health Skills Trainer                     |                              |
| Buteyko Breathing Method                           |                              | Mix Martial Arts                                 |                              |
| Cellulite Treatment - Non Mesotherapy              |                              | Muscle Tension Treatment                         |                              |
| Children's Relaxation                              |                              | Myofacial Release Therapy                        |                              |
| Chinese Herbal Dispenser                           |                              | Myofunctional Therapy                            |                              |
| Chinese Medicine                                   |                              | Myopractic                                       |                              |
| Colon Hydrotherapy                                 |                              | Myotherapy                                       |                              |



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| Category B  | Premium<br>(Refer to broker) | Category B  | Premium<br>(Refer to broker) |
|---|------------------------------|---|------------------------------|
| Colonic Irrigation  |                              | Natural Fertility Management                                    |                              |
| Colour & Sound Vibration Therapy                                |                              | Naturopathic Medicine (incorporating Live Blood Analysis)       |                              |
| Colour Therapy  |                              | Naturopathy - Excluding Chiropractic                            |                              |
| Counselling   |                              | Neurospinologist  |                              |
| Craniosacral Therapy  |                              | Neuro-Training  |                              |
| Crystal Therapy (including Electro and Chakra Balancing)        |                              | Nutritional Medicine  |                              |
| Dancing For Birth   |                              | Nutritionists   |                              |
| Detox Foot Spa Treatments                                       |                              | Patient Advocate  |                              |
| Doula   |                              | Phlebotomist  |                              |
| Drama Therapy   |                              | Photonic (Red Light) Therapy                                    |                              |
| Dry Needling  |                              | Phototherapy  |                              |
| Ear and Body Candling   |                              | Pre and Post Natal Exercise Prescription                        |                              |
| Electro-Acupuncture   |                              | Prosthetic Fitting  |                              |
| Electrotherapy  |                              | PSH Therapy   |                              |
| Embodiment of Yoga  |                              | Psychotherapists - excluding Regressive Memory Therapy          |                              |
| Exercise Physiology   |                              | Pulmonary and Lung Function Testing                             |                              |
| Facial Harmony  |                              | Punch Fit   |                              |
| Feng Shue   |                              | Radiographer  |                              |
| Fire Cupping  |                              | Social Worker   |                              |
| Gait Scan Practitioner  |                              | Sports Trainers   |                              |
| Gym Supervision   |                              | Stress Management   |                              |
| Gyrotonic   |                              | Tibetan Medicine  |                              |
| Health Coaching   |                              | Timeline Therapy  |                              |
| Heat Lamp Therapy (TDP)   |                              | Traditional Chinese Medicine                                    |                              |
| Herbal Medicine   |                              | Ultra Sound Therapy   |                              |
| Holographic Kinetics  |                              | Urine Analysis - excluding drug/alcohol testing                 |                              |
| Horstmann Technique   |                              | Venepuncturist  |                              |
| Hot Hula Fitness Instructor                                     |                              | Visual Dyslexia Diagnosis and Treatment                         |                              |
| Hyperbaric Oxygen Therapy                                       |                              | Water Exercise for Pre and Post-Natal Women                     |                              |
| Hyperton-X  |                              | Wet Cupping   |                              |
| Hypnobirthing   |                              | Yoga – Postnatal and Baby                                       |                              |
| Hypnotherapy - including NLP                                    |                              |   |                              |
|   |                              |   |                              |
| <b>Category C – Newfoundland Pharmacist Medical Malpractice</b> |                              | <b>Category C – Newfoundland Pharmacist Medical Malpractice</b> |                              |
| Pharmacist  | \$100                        | Legal Entity \$2M/\$4M agg                                      | \$100                        |
| Pharmacist Technician   | \$125                        | Legal Entity \$5M/\$5M agg                                      | \$150                        |



## Individual Practitioner Appendix 1- Modalities

| <b>Category C – Newfoundland Pharmacist Commercial General Liability</b> |       | <b>Category C – Newfoundland Pharmacist Multi-Discipline Clinic Coverage</b> |      |
|--|-------|--|------|
| \$2M/\$4M agg  | \$500 | For each additional pharmacist   | \$95 |
| \$5M/\$5M agg  | \$750 | For each additional Pharmacist Technician                                    | \$95 |

| <b>Extended Reporting Period Options – Individuals (PLI only)</b> |       | <b>Extended Reporting Period Options – Clinics (PLI only)</b> |       |
|---|-------|---|-------|
| <b>One Year</b>   | \$50  | <b>One Year</b>   | \$100 |
| <b>Two Year</b>   | \$100 | <b>Two Year</b>   | \$150 |
| <b>Three Year</b>   | \$150 | <b>Three Year</b>   | \$200 |
| <b>Five Year</b>  | \$200 | <b>Five Year</b>  | \$250 |