

PROFESSIONAL LIABILITY INSURANCE COMPARISON

COVERAGE DESCRIPTION	USOLMT INSURANCE CANOPY	MESSAGE MAGAZINE INSURANCE PLUS	AMTA	ABMP
Professional Liability Coverage	\$2mil/occurrence	\$2mil/occurrence	\$2mil/occurrence	\$2mil/occurrence
	\$3mil/indiv aggregate	\$3mil/indiv aggregate	\$6mil/indiv aggregate	\$6mil/indiv aggregate
General Liability Coverage	\$2mil/occurrence	\$2mil/occurrence	\$2mil/occurrence	\$2mil/occurrence
	\$3mil/indiv aggregate	\$3mil/indiv aggregate	\$6mil/indiv aggregate	\$6mil/indiv aggregate
Personal & Advertising Injury	Included	None	None	None
Fire Legal Liability (No Deductible)	\$300,000/Indiv Aggregate			
Medical Expense Limit	\$5,000.00			
Product Coverage (Indiv. Aggregate)	\$3mil/year	\$2mil/year	\$6 million	\$6 million
CE Hours Included	Yes with Membership	Yes	Yes	Yes
Entry-Level Hour Qualification	None	None	500 Hours	500 (Prof/Cert.)
Required CE Hours	None	None	48/4 years	16/2 Years (Cert.)
Rental Damage Coverage	\$300,000	\$100,000	\$100,000	\$100,000
Stolen Equipment Tools and Supplies	Option + \$16.00/yr (covers mobile) \$100.00 Deductible \$2,000.00 (Inland Marine)	\$1,000 + \$250 deduct.	Option - + \$100.00 Fee	Option + \$95 Fee
Additional Insureds	Additional Insureds Free & Unlimited w/USOLMT Membership	Yes	Yes	Yes
Cupping & Microcurrent	Cupping -+35/yr (covers dry cupping only) No Deductible	Cupping - Covered Microcurrent - Not Covered	Cupping - Covered Microcurrent - Not Covered	Cupping - Covered Microcurrent - Not Covered
Fitness Trainer Endorsement	Yoga, Dance, Personal Training (no deductible) +33/yr	None	None	None
Acupuncture Endorsement	No Deductible +403/yr	None	None	None
Cyber Coverage Endorsement	\$79/yr 100,000 Aggregate Limit 100,000 Privacy / Network Security \$100,000 Regulator Fines & Penalties, \$10,000 Ransom Payment, \$10,000 Cyber Deception, \$1,000 Deductible	None	None	None
Spa Owner Endorsement Helps you Cover Employees or Independent Contractors, based on station rather than employee - keeps premiums lower for you	\$349/yr \$31.08/mo No Deductible	None	None	None
Annual Fee	\$171/yr Professional (Membership + Insurance Total)	\$169/yr Professional	\$235/yr Professional	\$199/yr Professional
	\$67 / Student	\$40 1st yr Student	\$89 1st yr Grad	\$229/yr Certified

**The information contained in this chart was obtained from the websites of the above companies. This information is subject to change without notice. USOLMT makes no claim that this information is correct and up to date.*

***We encourage you to review your current policy and compare coverages by visiting the respective company's websites. Get more information by chatting with an agent online at Insurance Canopy's Website or through our member discount portal to our partner page with Insurance Canopy.*