



Your school deserves the most comprehensive resources available to massage and bodywork schools.

**Become an ABMP School Member.**



**ABMP**  
works for you



Access the most resources available

## Become an ABMP School Member.

Join the growing number of schools that have become members of the ABMP School Network. What's in it for you? How about dedicated service and a wealth of resources, provided and backed by a five-member ABMP Education Team. ABMP School membership provides schools with:

### Student Success Program resources

Utilize the ABMP Student Success Curriculum and its attendant online student resources in your classroom.

Only school members have access to the following:

- ▶ Desk copies of the *Student Success Guide* and *Massage Year Planner*
- ▶ Student Success Curriculum
- ▶ ABMP Student resource materials

### School resources on ABMP.com, including archived webinars

ABMP's wealth of school planning materials is available online by logging in to the Members section of ABMP.com. In addition, School members can access and listen to ABMP webinars in the Members section at any time.

### Preferred School Member pricing on the following promotional activities and educational programs:

- ▶ **Enhanced School Listing on [www.massagetherapy.com](http://www.massagetherapy.com).** School members enjoy a 50 percent discount off the \$450 list price of an annual subscription to the Enhanced School Listing and the student prospect database. School members save \$225 on this affordable way to identify prospective students.
- ▶ ***Body Sense* magazine.** ABMP School members can order copies of this client education copy for just \$1 per copy, a 50 percent savings over the non-member rate.
- ▶ ***Your Massage & Bodywork Career* guide.** ABMP School members can order copies of this helpful guide, written for prospective students, for just 75¢ per copy, a 40 percent savings over the non-member rate. In addition, School Members can download a complimentary PowerPoint slide show that can be used for career fairs or classroom presentations.

# to massage and bodywork schools.

- ▶ **Member rate at ABMP's School Issues Forum.** Members receive a discount on registration fees for ABMP's annual gathering of educators.

## Website and e-mail account

ABMP School members can utilize the same great marketing tools all ABMP members get—a free website and e-mail address. For schools that already have a web presence, you can use your free ABMP site as a teaching tool for business class or as a separate presence for a clinic or outreach program.

## Listing on ABMP's online Continuing Education Calendar

List all of your school's CE programs and reach more than 68,000 ABMP members.

## Classified ads and job postings

Reach potential employment candidates through ABMP's job listings and classifieds.

## Additional copies of *The Massage Educator*

Order additional copies of the ABMP newsletter for instructors—included with your membership.

## Instructor group discount on membership

Schools with five or more instructors can get a great rate on ABMP Practitioner, Professional, or Certified membership for their faculty.

## Online networking forums

Communicate and collaborate with fellow educators through the social networking resources available through ABMP.com.

## Liability insurance for the school

ABMP School members are eligible to obtain optional school liability insurance. In addition, schools can obtain **business personal property insurance**, which allows schools to protect the equipment, supplies, and contents used in their business. (See insert for additional information.)

## ABMP membership identification materials

A handsome wall certificate and door decal show the public your school is committed to the profession.

# Membership Options for Schools

Optional insurance programs  
for ABMP School Members

## ABMP School Membership

Annual rate ..... \$250

## School Liability Insurance - in addition to membership fee

50 graduates or fewer/year/campus ..... \$600

More than 50 graduates/year/campus ..... \$750

Multiple campuses ..... \$550/campus

## Business Personal Property Insurance -

only available in conjunction with school liability insurance

\$10,000 coverage ..... \$225

\$25,000 coverage ..... \$425

## Potential savings for ABMP School members.

<i>Account on Continuing Education Calendar</i>	<b>\$175</b>
<i>Discount on Enhanced School Listing</i>	<b>\$225</b>
<i>Body Sense magazine—member rate</i> <i>(assumes order of 100 copies)</i>	<b>\$100</b>
<i>Your Massage and Bodywork Career—member rate</i> <i>(assumes order of 100 copies)</i>	<b>\$50</b>
<i>School Issues Forum discount</i> <i>(assumes one registrant)</i>	<b>\$50</b>
<b>Total Savings</b>	<b>\$600</b>
<i>Membership Fee</i>	<b>-\$250</b>
<i>Net Savings</i>	<b>\$350</b>



**Associated Bodywork & Massage Professionals (ABMP)** has served the massage and bodywork profession since 1987. Our motto—**expectmore**—is our pledge to you. We appreciate and share your commitment to the continued development of the massage therapy profession.

We believe that successful schools are a critical part of developing a healthy profession. ABMP is proud to have been providing services and benefits to schools since its inception. Whether through liability insurance, resources for instructors, helping schools market to prospective students, or our annual School Issues Forum, ABMP has committed to providing valuable resources to massage and bodywork schools.

Contact an ABMP school representative by calling 800-458-2267 or visit [ABMP.com](http://ABMP.com) for more information.



PO Box 1869  
Evergreen, CO 80437

Speak with a representative @ 800-458-2267

7:30 am – 5 pm MT

M-F, 24-Hour Message System

Fax your application toll-free to 800-667-8260

[www.abmp.com](http://www.abmp.com)

E-mail questions to [expectmore@abmp.com](mailto:expectmore@abmp.com)

# About Insurance for Schools



ABMP School members can procure two types of insurance for their training programs—school liability and business personal property policies. The following are commonly asked questions about ABMP’s School insurance program. For additional information about School membership or insurance coverage, please call or e-mail ABMP: 800-458-2267 or [expectmore@abmp.com](mailto:expectmore@abmp.com).

*Please Note: The insurance information provided here is not a contract; it is a partial illustration of benefits, conditions, limitations, and exclusions. In the event that there is confusion or conflict between the policy language and any information provided in this brochure, the policy language shall control.*

## How can I provide the most complete insurance protection to my school?

A business needs at least three types of insurance: liability, property, and workers’ compensation. The first two, available through ABMP, are optional but strongly recommended. The third, workers’ comp, is mandatory and is subject to state-level regulation; ABMP does not offer this product.

First, since your school’s focus is on providing massage training, you need liability insurance for massage school-related activities. You need General Liability insurance (premises/operations and products liability) as well as Professional Liability to protect the owner’s personal and/or corporate assets. Anytime an alleged injury takes place in relation to school activities and is claimed to be the fault of an owner, student, or instructor, the school may be named in a lawsuit. Without General and Professional Liability insurance protection, a claim filed against the school could result in thousands of dollars in legal fees just to defend against the charges, whether or not they have merit. To protect yourself and others involved in your school, it is wise to encourage students to become ABMP Student members and those faculty members who also engage in private practice to become individual ABMP members.

Second, property insurance can cover buildings and other structures, leased or owned, along with furniture, equipment, and inventory. Property claims might include building damage from a fire or other disaster, or theft. ABMP’s Business Personal Property insurance covers your school’s material contents, such as computers, tables, supplies, etc.

## When will my coverage take effect?

If you purchase the optional School Liability Insurance and/or Business Personal Property Insurance, coverage will run concurrently with the term of your ABMP school membership. Should you purchase coverage after the date you join ABMP as a member, you will be required to pay the full year’s premium for a partial year’s coverage.

## Will I receive proof of coverage?

Yes. A copy of the policy is included when insurance is purchased with School membership.

## School Liability Insurance

### What type of liability coverage is provided by the insurance policy for School members?

Occurrence form liability insurance. Types of insurance and liability limits include:

- ▶ Professional Liability: \$2 Million per Occurrence/\$3 Million aggregate
- ▶ Commercial General Liability: \$2 Million per Occurrence/\$3 Million aggregate
- ▶ Products Liability: \$2 Million per Occurrence/\$3 Million aggregate
- ▶ \$100,000 Damage to Premises Rented to You.
- ▶ Legal defense costs and related expenses are covered in addition to the above limits.

### Is there a deductible on this liability insurance policy?

No.

### Does ABMP’s school liability insurance cover anything other than massage, bodywork, and somatic therapies and instruction related to these?

No. The professional liability coverage provided is for only those techniques recognized and defined by ABMP.

Each ABMP member must read the policy in its entirety to know all the terms, conditions, and exclusions. If instruction or application of unrecognized techniques is available at the school, separate insurance coverage must be acquired for these exposures.

### **Is the school protected against liability claims alleged to be caused by instructors, other employees, and/or students?**

Yes. The policy provides coverage for the school itself as an entity for school program massage-related activities. That includes liability arising out of massage activities of registered members of the faculty or other employees when they are instructing or supervising registered students. The school is also provided liability coverage for incidents caused by registered students while performing required hands-on practicum on school premises.

The insurance covers those massage-related clinics, internships, volunteer events, or other off-site practice skill development activities which are approved by the school and are permitted under applicable state and local government regulations. As to these covered activities, the school and its agents are protected against suits by an injured student or a third party.

Coverage is also provided to directors, officers, and employees of the school in connection with their school program massage-related duties and activities to the extent that such activities result in bodily injury, personal injury, or property damage, which is covered as defined in the policy. If an owner or instructor of a school has a private practice (even if they provide service in the school facility) they need to obtain an ABMP individual membership to provide coverage for those activities.

There is no coverage provided for non-school-related activities or for school educational activities unrelated to massage, bodywork, or somatic therapies.

### **Are students covered against claims that name them as responsible parties?**

No. Students do not have individual liability protection coverage under the School program. The solution for students is to enroll as ABMP Student members.

### **Is there a fee to name my landlord as an additional insured endorsement (AIE) on my liability policy?**

No. If your lease requires that your landlord be named as an additional insured on the school's policy, select coverage in item 6 (Landlord) on the application. Coverage for entities listed as additional insureds applies only to those incidents directly related to the named ABMP member certificate holder (the school).

## Business Personal Property Insurance

### **What is Business Personal Property (BPP) insurance?**

BPP insurance covers all equipment, supplies, and contents used in your business. It covers your property both on and off premises.

### **Do I need to give you a list itemizing equipment values?**

No. Both your current property and newly acquired property are automatically covered up to the limit you select—either \$10,000 or \$25,000.

### **What type of coverage am I buying?**

Your property is insured for replacement cost; your claim will be paid based on the cost of new equipment, with no deduction for depreciation.

### **Is there a deductible?**

All losses are subject to a deductible; \$500 for theft-related claims; \$250 for all other related claims.

### **What is not covered by this plan?**

Coverage is written on a broad basis with few exclusions.\* Some of the exclusions include governmental action, nuclear hazard, war and military action, unexplained disappearance or shortage found during inventory, dishonest acts, short circuit or other electrical disturbance, theft from an unlocked auto, wear and tear, gradual deterioration, mechanical breakdown, insects, vermin, rodents, corrosion, rust, dampness, cold, or heat.

*\* This is a summary of exclusions; read the entire policy for complete details of all coverage and exclusions.*

### **What is a loss payee?**

If you are leasing business equipment, the leasing company may require that you name them as a loss payee so that they are guaranteed payment in the event of a covered loss. If you have financed the purchase of your business equipment, the financial institution may also require that you name them as a loss payee.

# School membership application

PO Box 1869, Evergreen, Colorado 80437  
 800-458-2267 • fax: 800-667-8260  
 expectmore@abmp.com • www.abmp.com



1

School Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

E-mail: \_\_\_\_\_ Website: \_\_\_\_\_

Mailing Address (if different from above): \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone: ( \_\_\_\_\_ ) \_\_\_\_\_ Fax: ( \_\_\_\_\_ ) \_\_\_\_\_

Legal Status of School:  Sole Proprietorship  Partnership  Corporation  Joint Venture  Other (please describe)

2

Please Provide

- Curriculum Breakdown (provide a copy of school catalog)
- State Approval Documentation
- List of all campuses; include name, address and phone numbers

Graduation Requirements

Written Exam  Yes  No

Practical Exam  Yes  No

Internship Hours: \_\_\_\_\_

Student Clinic Hours: \_\_\_\_\_

**PROCEED TO MEMBERSHIP AND PAYMENT SECTION IF YOU ARE NOT PURCHASING SCHOOL LIABILITY INSURANCE.**

3

Name of Owner: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone: ( \_\_\_\_\_ ) \_\_\_\_\_

Massage/Bodywork/Somatic Therapy Practitioner?  Yes  No

Use additional sheet to list information for other legal owners as above, if applicable.

4

Please explain all "yes" responses

Is the applicant a subsidiary of another entity or does the applicant have any subsidiaries?  Yes  No

\_\_\_\_\_

Has any insurance policy or coverage been declined, cancelled, or non-renewed during the prior five years?  Yes  No If "yes" complete #5. If "no" proceed to membership and payment.

\_\_\_\_\_

comments: \_\_\_\_\_

\_\_\_\_\_

5

Loss History: Enter all liability insurance loss history for the prior five years or attach loss summary.

Date of Loss	Description of Loss	Amount Paid/Pending
		\$
		\$
		\$
		\$
		\$

comments: \_\_\_\_\_

