



1 Valleywood Drive, Suite #100,  
 Markham, Ontario L3R 5L9 Canada  
 Email: [programs@holmanins.com](mailto:programs@holmanins.com)  
 Tel: (905) 886-5630 Toll free: 1-800-567-1279

## Professional Life, Executive and Wellness Coach Insurance Application

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

This program has been specifically designed for Certified Professional Life, Executive and Wellness Coaches including members of any of the following:

- |   |                                       |
|---|---------------------------------------|
| Association of Corporate Executive Coaches ACEC | Canada Coach Academy                  |
| Certified Coaches Federation CCF                | Coacharya                             |
| Expert Rating                                   | Impact Coaches Inc.                   |
| International Coach Federation ICF              | Life Coach School                     |
| Parachute Executive Coaching                    | Pivotal Coaching                      |
| Rhodes Wellness College                         | The Institute for Life Coach Training |
| Toastmasters International                      | World Coach Institute                 |
| Worldwide Association of Business Coaches WABC  | And many others                       |

NOTE: THIS APPLICATION IS AN IMPORTANT DOCUMENT AND IS BEING RELIED ON BY THE INSURER TO DETERMINE WHETHER IT WILL PROVIDE YOU WITH COVERAGE. PLEASE ENSURE THAT ALL RESPONSES ARE ACCURATE. THIS DOCUMENT WILL FORM PART OF YOUR POLICY.

“Applicant” means the individual detailed below. This application form must be completed in ink, signed and dated by the **Applicant**. Please attach an updated and relevant resume/CV together with certificates proving all relevant qualifications in respect of this application. All questions must be answered and where appropriate “Not Applicable” or “N/A” specified. The completed application form along with additional information provided will form part of the contract of insurance with the Insurers. All facts material to the proposed insurance must be disclosed fully and truthfully and to the best of the **Applicant’s** knowledge and belief whether or not they are the subject of a specific question herein. In addition to the information contained in the application form including all supporting documentation, if the **Applicant** is aware of any other information which it considers may alter, influence or prejudice the Insurers’ appraisal of the risk being proposed, this information must be disclosed in conjunction with this application form.

### PROFESSIONAL LIABILITY – “Claims Made” and reported, costs inclusive

#### What is Professional Liability?

Professional Liability is liability coverage designed to protect professionals against liability incurred as a result of errors and omissions in performing their professional services. Our professional liability policy covers economic or financial losses suffered by third parties, as a result of your professional services rendered.

This insurance under Professional Liability, is underwritten on a “claims made” basis, which means that if a claim is made against the **Applicant** then the **Applicant** MUST have a current policy in force.

#### Highlights of Professional Liability:

Policy Limits up to \$5,000,000 per Claim, \$10,000,000 in the aggregate are available across the following covers:

- Professional Liability - Optional Limit
- Libel & Slander \$100,000
- Personal Information Protections and Electronic document Act \$25,000 / \$50,000 aggregate
- Infringement of Copyright \$100,000
- Criminal Proceedings Defence Cost \$25,000
- Defence Cost and Expenses \$150,000
- Legal Representation Costs \$50,000
- Disciplinary Action Reimbursement \$100,000
- Duty to Defend \$100,000
- Coroner’s Inquest \$50,000
- General Liability \$1,000,000
- Sexual Harassment/ Abuse \$50,000
- Expert Witness \$500 per day maximum \$10,000 annual aggregate
- Loss of Earnings to Attend Trial \$500 per day maximum \$25,000 annual aggregate
- Products Liability \$100,000 annual aggregate
- Loss of Documents \$250,000
- Rescuers & Good Samaritan Acts \$1,000
- Cancellation Extended Reporting 90 days
- Communicable Disease Exclusion
- Deductible \$1,000

The policy applied for does:

- A. NOT cover any actual or alleged act, error, omission, and/or event committed or occurring before the Retroactive Date;



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- B. NOT cover any Claim(s) or Circumstance(s), investigation, or proceeding you were aware of (or should reasonably have been aware of) prior to the Inception of this policy;
- C. NOT cover any notification you make after the expiration of 1. the policy period or its earlier termination date, if any; or 2. The Extended Reporting Period, if any, and then only in accordance with the terms described in the policy.
- D. The limits for Defence Costs are included in the limit of liability and any payment of Defence Costs shall reduce the Limit of Indemnity available in respect of payment of Claims.
- E. The limits for Defence Costs are included in the limit of liability.

**OPTIONAL - COMMERCIAL GENERAL LIABILITY POLICY – “Occurrence Basis”**

Commercial General Liability is available as an optional addition. Coverage under Professional Liability must be purchased for this additional coverage to apply. Insurance under Commercial General Liability is on an “Occurrence Basis”.

**What is Commercial General Liability Insurance?**

Insurance to protect a person against legal responsibility arising out of a negligent act or failure to act as a prudent person would have acted to which results in bodily injury or property damage to another party, such as slip and fall on premises.

**COMMERCIAL GENERAL LIABILITY POLICY – “Occurrence Basis”**

- Bodily Injury and Property Damage Liability - optional limits up to \$5,000,000
- Personal Injury and Advertising Liability \$1,000,000
- Medical Payments \$2,500 per person
- Tenants Legal Liability \$1,000,000
- Non- Owned Automobile Liability \$1,000,000

**Extensions:**

- Employee Benefits Extension \$1,000,000
- Employer’s Liability Extension \$1,000,000

**Optional Coverages Available:**

- Cyber Expense
- Worldwide Coverage

**Optional Coverages Available:**

- Entity Coverage
- Online advice or Internet Training or Videos

**Approved Services and Qualifications**

This application applies only to the professional services specifically applied for by the **Applicant**, AND for which the **Applicant** has relevant qualifications.

In the event of a claim, the **Applicant** will be required to produce qualification certificates.

**Applicant Acknowledgement**

\_\_\_\_\_  
 Signature

\_\_\_\_\_  
 Date

# Life Coach Insurance Application

**WARNING**

If the Applicant receives a claim or becomes aware of a circumstance that may give rise to a claim, the Applicant must contact Holman Insurance Brokers Ltd. immediately to ensure that the claim notification provisions under the policy are adhered to. Failure to do so could prejudice the Applicant's ability to claim under the Applicant's insurance policy.

If the Applicant is a new client to Holman Insurance Brokers Ltd. and the Applicant's previous liability policy was not on a "claims made" basis with the same "retro-active date" to that provided under this insurance application please call Holman Insurance Brokers Ltd. for advice as the Applicant may be exposed to a gap in cover. It is the responsibility of the Applicant to understand the type of insurance they are applying for.

**Personal Information of The Applicant (You) – Please provide the following specific information:**

Any **Applicant** who has qualified overseas shall also have to be individually approved prior to cover being authorized by Insurers.

1.a. 

Full Name of <b>Applicant</b> :	First Name	Initial	Last Name
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b. 

Location Address:	Street Address		
City	Province	Postal Code	

2.a. Do you operate under a Business Entity or Partnership?     Yes     No  
 If yes, Full Name of Business: \_\_\_\_\_

Note for Incorporated Business Entity or Partnership Coverage:

This policy being applied for will cover the Business Entity or Partnership if incorporated and up to 2 administrative non-professional staff that do not provide any of the insured services. No additional charge for sole proprietor acting under a company name. There is an additional charge for an Incorporated companies and partnerships. All professionals must apply for individual coverage separately.

2 b. 

Telephone Number:	Business #	Cell #
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2.c. 

Email Address:	Fax #
Date of Birth (mm/dd/yyyy)	

3.a. **Relevant Canadian Qualifications – PLEASE ATTACH CERTIFICATES for new applicants and new certifications**

Name of Association, School or Centre	Course Title	Dates MM/DD/YY

3. b Associations that you are a current subscribing member of (Including membership Nos):-

Name of Association	Membership No.	Date First Joined	Membership Type

Please provide evidence of current membership (e.g. Annual Certificate).

4. Date Started Practice:                      MM/DD/YY \_\_\_\_\_                      No. of years experience: \_\_\_\_\_

5.a. What is your annual revenue?    Past 12 months:                      Anticipated for next 12 months:

\$ \_\_\_\_\_                      \$ \_\_\_\_\_

What is your % revenue split between Canada, US and World-wide

Canada %	United States %	World-wide %
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## Life Coach Insurance Application

**Note: if your revenue exceeds \$100,000, you must apply for coverage with the fully completed application and details of your sources of revenue.**

5.b. Number of Employees:

Professional	Clerical	Other
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6. Is any of your work supervised?  Yes  No

If **YES**, please advise by whom and under what circumstances:

Name of Supervisor	Address	Tel #	Email
Please provide qualifications of supervisor			

7.a. Do you teach and/or certify or qualify another to teach others?  Yes  No

Where an applicant is a teacher, teaching is considered certifying and/or qualifying another to teach others. (This should not be confused with instruction of others in participation of an activity.)

Your policy does not extend coverage to the actions of your students. Examples of this would be:

- i) a student or graduate injuring another student during practical training;
- ii) a student or graduate causes harm to a patient and an allegation is made that the damages were in whole or in part as a result of insufficient or deficient training.

If **YES**, please advise the relationship to whom and how often.

**Attach relevant qualifications.**

To Whom?	How often?

b. Do you require liability coverage for any additional Insured's  Yes  No

It is requested the following entities are to be added to the policy as Additional Insured, but only with respect to the operation of the Named Insured. The certificate applies to the named insured while operating within the scope as a Life Coach.

Name and complete address, including postal code AND email of Additional Insured:			Interest in the insurance:
Name:			<input type="checkbox"/> Corporate Name <input type="checkbox"/> Municipality <input type="checkbox"/> Studio <input type="checkbox"/> Sponsor <input type="checkbox"/> Landlord
Email :			
Address: (Street)	Province:	Postal Code:	

Name:  
Email :

Address: (Street)	Province:	Postal Code:	

8. Do you operate your business outside of Canada?  Yes  No

9. Do you practice Online, provide online E-services, Internet training, internet consulting, or provide social media, media streaming and/or videos?  Yes  No

10. Do you do Retreats and Speaking Engagements?  Yes  No

**NOTE:** If the answers to item 7, 8, 9, 10 and 11 are **YES**, an additional premium loading will apply. Please refer to premium calculation page.

11. Do you currently purchase Professional Liability Insurance? If **YES**, please give full details:  Yes  No

## Life Coach Insurance Application

LIMIT:	DEDUCTIBLE	EXPIRY DATE MM/DD/YY	RETRO-DATE if applicable MM/DD/YY	PREMIUM

12. Do you keep records for at least 7 years for all patients/clients?  Yes  No

If **NO**, please advise why the answer is **NO**:

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13. Do you obtain satisfactory consent in writing from each client prior to engaging your professional services?  Yes  No  
 If **YES**, please attach sample copy of your agreement form, intake form or client waiver. IF **NO**, **Please explain why NO.**

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14. Have any negligence claims ever been made against you whether successful or otherwise?  Yes  No

15. Have any claims for dishonesty ever been made against you whether successful or otherwise?  Yes  No

16. Have any complaints or investigations ever been made or undertaken against you?  Yes  No

17. Have you ever had a document relating to the **Applicant's** activities unintentionally destroyed, damaged, lost or mislaid?  Yes  No

18. Has the **Applicant** ever been convicted of a criminal offence, other than a motoring offence, or have any prosecution pending?  Yes  No

19. Have any libel or slander claims, infringement of copyright or breach of confidentiality ever been made against you?  Yes  No

20. Have any sexual harassment and/or abuse claims ever been made against you?  Yes  No

21. Are you aware of any circumstances which may give rise to a potential claim or request for indemnity under this professional liability insurance?  Yes  No

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22. Have you ever had a claim made against you whether successful or otherwise in respect of bodily injury, property damage, premises (including tenant's liability), liability, personal injury, advertising liability or medical expenses? If **YES**, please give full details:  Yes  No

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**NOTE: If the answer to any of 14-22 above is YES, please provide full details:**

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# Life Coach Insurance Application

## Professional Services

Please indicate  which individual service(s) cover is required hereunder:

### PROFESSIONAL SERVICES

#### CATEGORY A

- |   |  |   |
|---|--|---|
| <input type="checkbox"/> Access Coach       | <input type="checkbox"/> Awakening Coach             | <input type="checkbox"/> Diversity Coach                            |
| <input type="checkbox"/> Empowerment Coach  | <input type="checkbox"/> Empowerment Speaker         | <input type="checkbox"/> Equity Coach                               |
| <input type="checkbox"/> Group Coaching     | <input type="checkbox"/> Health or Nutritional Coach | <input type="checkbox"/> Indigenous, Truth and Reconciliation Coach |
| <input type="checkbox"/> Individual Coach   | <input type="checkbox"/> Leadership Coach            | <input type="checkbox"/> Life Coach                                 |
| <input type="checkbox"/> Mind Body and Soul | <input type="checkbox"/> Nutrition                   | <input type="checkbox"/> Parental Coach                             |
| <input type="checkbox"/> Pathway Coach      | <input type="checkbox"/> Reiki                       | <input type="checkbox"/> Sensitivity Coach                          |
| <input type="checkbox"/> Sensitivity Coach  | <input type="checkbox"/> Talent Coach                | <input type="checkbox"/> Value Coach                                |
| <input type="checkbox"/> Wellness Coach     | <input type="checkbox"/> Women's Issues Coach        | <input type="checkbox"/> Personal Organizer                         |

#### CATEGORY B

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> C- Suite Coach       | <input type="checkbox"/> Career Coach                        | <input type="checkbox"/> Corporate Culture Coach |
| <input type="checkbox"/> Executive Coach      | <input type="checkbox"/> Management Leadership & Development | <input type="checkbox"/> Motivational Coach      |
| <input type="checkbox"/> Motivational Speaker | <input type="checkbox"/> Public Speaker                      |  |

#### OTHER

- If an individual service does not appear in the list above and requires cover, please provide full details below including details of training, accreditation and course syllabus details. (Such activity will have to be specifically agreed and approved by Insurers prior to cover being granted). Please submit this application to Holman Insurance Brokers Ltd. for rating

**NOTE:** Retreats and Speaking engagements are additional charges – apply to broker for rates.

No Coverage for sport, financial, safety, occupational or HR advice. If required contact broker in order to arrange a separate policy.

# Life Coach Insurance Application

## PREMIUM CALCULATION & INVOICE

Subject to a satisfactory application, the **Applicant** will be charged the following:

### Professional Liability – “Claims Made” Basis \$1,000 Deductible

*Please select and check off the required limit and category. Write the applicable premium in the column. ▼*

LIMIT OF LIABILITY ▼ Check off one	Check off one ►	<input type="checkbox"/> A ONLY	<input type="checkbox"/> A & B	PREMIUM
<input type="checkbox"/> \$1,000,000 Per Claim, \$2,000,000 Aggregate		\$300	\$450	\$
<input type="checkbox"/> \$2,000,000 Per Claim, \$4,000,000 Aggregate		\$350	\$550	
<input type="checkbox"/> \$3,000,000 Per Claim, \$6,000,000 Aggregate		\$475	\$675	
<input type="checkbox"/> \$5,000,000 Per Claim, \$10,000,000 Aggregate		\$600	\$850	
If the following activities are undertaken the above premiums will be increased with the following additional premium loading:				
▼ If you answered YES to the following questions loading applies. Check off all that apply.			<b>LOADING</b>	
<input type="checkbox"/> Business Entity – Question 2 a.	ADD	\$50		\$
<input type="checkbox"/> Teaching - Question 7 a.	ADD	30%		\$
<input type="checkbox"/> Additional Insured – Question 7 b.	ADD	\$50 per additional insured		\$
<input type="checkbox"/> Worldwide- Question 8.	ADD	\$150		\$
<input type="checkbox"/> Online, E-services, Internet training, internet consulting, social media, media streaming and/or videos. Question 9	ADD	\$150		\$
<input type="checkbox"/> Retreats and Speaking Engagements - Question 10	contact broker for rate at time of venue			
<b>TOTAL PROFESSIONAL LIABILITY</b>				<b>\$</b>

### COVERAGE (OPTIONAL) – Commercial General Liability – “Occurrence Basis” Deductible \$1,000

▼ Check select and check off the required limit. Write the applicable premium in the column ▼

	Limit	Annual Premium	PREMIUM
<input type="checkbox"/>	\$1,000,000 per Occurrence / \$1,000,000 Aggregate	\$150	\$
<input type="checkbox"/>	\$2,000,000 per Occurrence / \$2,000,000 Aggregate	\$200	\$
<input type="checkbox"/>	\$3,000,000 per Occurrence / \$3,000,000 Aggregate	\$300	\$
<input type="checkbox"/>	\$5,000,000 per Occurrence / \$5,000,000 Aggregate	\$400	\$
<b>TOTAL COMMERCIAL GENERAL LIABILITY</b>			<b>\$</b>

<b>TOTAL Professional Liability and Commercial General Liability</b>		
<b>POLICY FEE</b>		<b>\$ 50.00</b>
<b>TOTAL BEFORE TAX</b>		<b>\$</b>
For residents of Manitoba add 7% Newfoundland/Labrador add 15% Ontario add 8% Quebec add 9% Saskatchewan add 6% Other provinces no tax	<b>TAX</b>	<b>\$</b>
<b>TOTAL INCLUDING TAX</b>		<b>\$</b>

All premiums are annual and 100% retained.  
Please retain a copy for your records as no other invoice will be provided.  
Rates are subject to change without notice.

Please advise the date insurance required is to be effective:	MM/DD/YYYY
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# Life Coach Insurance Application

## Protection of the Applicant's Personal Information:

By completing this application and returning it to Holman Insurance Brokers Ltd., the **Applicant** agrees and consents to the collection, use and disclosure of such information, including any personal information, by Holman Insurance Brokers Ltd. For the following purposes:

- Communicating with the **Applicant**
- Assessing the **Applicant's** application for insurance
- Disclosing information to Insurance Companies
- Negotiating, maintaining or renewing insurance on the **Applicant's** behalf
- Providing claims assistance and service.
- Advising the **Applicant** of other products or services
- Complying with regulators and legal authorities

For more information about our privacy policies and practices or for a copy of our Privacy Policy please visit our web site [www.holmanins.com](http://www.holmanins.com) or contact our Privacy Officer at Holman Insurance Brokers Ltd.

## DISCLOSURE OF MATERIAL FACTS

It is essential that every **Applicant** when seeking a quotation, taking out or renewing an insurance policy reveals to the prospective Insurer(s) any material facts or information (including any material circumstances or change in circumstances) which might influence the judgment of Insurer(s) in determining the premium or in determining whether they will accept the risk. Failure to do so may render the contract of insurance voidable from inception at the option of the Insurer(s) and enable them to repudiate liability there under. If you have any doubt as to what constitutes a material fact or circumstance, seek professional advice.

## PROGRAM DISCLOSURE

Your coverage will be placed with a program administered by Holman Insurance Brokers Ltd. We have engaged in a marketing process to offer a competitive product on a group basis with insurers but we have not acted as a broker for any individual participant. Should your application not be accepted for whatever reason by the insurer, the information may be used by Holman to seek an alternative insurer if available.

## EMAIL AUTHORIZATION

In an effort to bring our policy holders the most cost-effective insurance plan, all of our correspondence is completed electronically, including renewal applications, invoicing and the delivery of the policy documents. The email address supplied by you in this application will be used. We must be notified of any change to your email address. The policy holder agrees that it will hold Holman Insurance Brokers Ltd. harmless with respect to any e-mail changes caused by the policy holder's failure to provide current and valid information for the receipt of documents.

The Applicant/policy owner further agrees that the policy documents transmitted electronically by Holman Insurance Brokers Ltd. to the electronic address supplied are in lieu of all other forms of communication. The policy Owner accepts that electronic delivery of policy documents is sufficient to meet all reporting requirements of the policy.

## DECLARATION

I/we declare that the above statements are true in every respect. I/we hold qualification certificate(s) for the therapy(ies) stated on this application form. I/we have not withheld or misrepresented any material fact. I/we agree that this application will form the basis of the contract between me/us and Holman Insurance Brokers Ltd.

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**Applicant's Signature**

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**Date**

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**Print Name**

**Please retain a copy for your records as no other invoice will be provided.**

Return completed application and additional materials requested to:

Holman Insurance Brokers Ltd.

1 Valleywood Drive, Suite #100, Markham ON L3R 5L9

Telephone:(905)886-5630

Email: [programs@holmanins.com](mailto:programs@holmanins.com)



# Life Coach Insurance Application

## Checklist

- Application completed with all questions answered. All pages #1 to #8 must be returned.
- Relevant certificates and qualifications attached.(see question #3) – for new applicants or and new  
Certifications for renewals
- Membership Documentation (e.g. Certificate of Membership).
- Copy of prior insurance policy if prior retro date is required.- Not required for renewals
- Resume CV attached. – Not required for renewals
- Sample patient, client intake and consent forms attached. – page 4 question 13
- Professional Services – all applicable have been checked off.
- Premium calculation including tax for options– page 6.
- cheque attached  online Bank confirmation # \_\_\_\_\_ if online Name of Bank \_\_\_\_\_

# Life Coach Insurance Application

## PAYMENT OPTIONS

### Credit Card, Visa or Mastercard

1. Go to <https://www.policypayments.com/Holman?step2>

Note: There is a administrative fee of 2.50% charge.

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### Interac e-Transfer®

If you wish to pay by Interac e-Transfer® you can send to [etransfer@holmanins.com](mailto:etransfer@holmanins.com) with no need to provide an answer to a security question. Is it safe to send an Interac e-Transfer® transaction without a security question as Holman Insurance Brokers Ltd. is registered for Autodeposit, whereby our bank has verified our identity.

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### Internet Banking

Each bank has designed a unique format for their web site. However, the necessary procedures are generally similar.

1. Under Bill Payment: Choose Add Payee/Bill.
  2. Enter Holman. Choose All Categories and province Ontario and submit.
  3. Under Bill company/Payee - Select Holman Insurance Brokers Ltd. and enter your account number which is THE FIRST FOUR LETTERS OF YOUR LAST NAME FOLLOWED BY XX1
  4. Select the account you wish to withdraw the funds from. (i.e. credit card, savings, chequing, line of credit). Indicate the amount of payment and submit. A confirmation and reference number will be displayed to acknowledge your payment.
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### Telephone Banking

1. Request your bank set up a new Payee/Bill to do a Bill Payment.
  2. Request the addition of a new Payee/Bill Company: Holman Insurance Brokers Ltd.
  3. Your account number is THE FIRST FOUR LETTERS OF YOUR LAST NAME FOLLOWED BY XX1
  4. Your banking institution will then take your payment over the telephone by your choice of payment method.
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### Debit Card Payments

1. Contact your bank by telephone or visit bank in person. Request that they set up an option to allow you to make Bill Payments by Debit Card.
  2. Request the addition of a new Payee/Bill Company: Holman Insurance Brokers Ltd.
  3. Your account number is THE FIRST FOUR LETTERS OF YOUR LAST NAME FOLLOWED BY XX1
  4. Once you have set up Holman Insurance Brokers Ltd., you are able to proceed with payments via your branch ATMs with your debit card.
  5. Choose banking option: Bill Payment and follow your bank instructions.
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### In Person at the Bank

1. At your own bank, request they set up a new Payee/Bill to do a Bill Payment.
2. Request the addition of a new Payee/Bill Company: Holman Insurance Brokers Ltd.
3. Your account number is THE FIRST FOUR LETTERS OF YOUR LAST NAME FOLLOWED BY XX1
4. You can choose to pay via the different accounts you hold with that particular bank or by other financial institution credit cards.
5. When paying in person at different financial institutions, bring your invoice/statement and request to make a Bill Payment.
6. Advise the teller that the Payee is Holman Insurance Brokers Ltd. and follow the prompts from step #2.

**Note:** Do not ask for a wire transfer or funds transfer, the banks charge you extra for this service and charge us extra for which we do not reimburse. These additional fees can range as high as \$50 or more.

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### By Mail

Cheque or money order payable to:  
Holman Insurance Brokers Ltd.,  
1 Valleywood Drive, Suite #100,  
Markham ON L3R 5L9

**Please note: NSF Payments – there will be an additional \$25 service charge**