

## Insurance for AHA Professional Members - FAQ

Alberta Herbalists Association is pleased to offer our Professional Members preferred rates. To apply for the insurance, send an email to [info@albertaherbalists.com](mailto:info@albertaherbalists.com) requesting the professional member insurance application.

Q. Is Practitioner insurance mandatory?

A. No, you are not obligated to purchase Practitioner insurance, however it is highly recommended.

Q. What if I practice more than just Herbology?

A. Insurance is set up to allow the practitioner to have up to five professional services under one policy. (Additional premiums apply for more than five.) Please see application form for more details.

Q. What coverage do I get?

A. The insurance provides coverage for both Professional Liability and Commercial General Liability. Please see the application form for the most up-to-date information on insurance coverage.

Q. How much does the insurance cost?

A. Your costs will depend on several factors. Please see the application form for the most up-to-date information on insurance costs.

Q. Do you need to have an incorporated business be insured?

A. No. You can apply under a Sole Proprietorship, Partnership or Incorporated Company.

Q. Does the Herbalist need to inform the AHA that they are using this insurance?

A. No. Alberta Herbalists Association offers preferred rates as a service to our Professional members. However AHA is not involved in your relationship to the Insurance provider.

Q. Does the Herbalist need to inform the AHA of any claims they make?

A. No. AHA is not involved in your relationship to the Insurance provider. Reminder that AHA Professional members are bound by the AHA's Code of Conduct and Code of Ethics.

Q. Does this insurance cover practicum students or others who may be working with the Herbalist?

A. For an extra charge, a Professional Member may extend coverage to 'employees'. Please contact the provider for more information.

Q. Does this insurance cover products and compounding?

A. An inherent activity of herbalists is 'compounding' products for their clients. Compounding is covered under the policy. Please address any questions you have about coverage for inventory and supplies directly with the provider.

Q. What is a "Non Refundable Policy Fee"?

A. The Non refundable policy fee is to be added to the premium and it applies each year. It covers the cost to issue the policies as a way to keep the premium costs low.