



Certificate of Insurance

Energy Medicine Professional Association Liability Program
For Members and Associate Members of Energy Medicine Professional Association

CERTIFICATE HOLDER:

Member Name: Darla Bruno
Member Address: 2 Creek Road
Frenchtown, NJ 08825-1222
Member Number: AM 4201
Member Type: Annual Standard Level

Policy Number: PPK2235796
Certificate Number: 4935
Insurance Co: Tokio Marine Specialty Insurance Co
Insurance Issue Date: November 16, 2021
Insurance Expiration Date: November 16, 2022

Additional insured if required by written contract:

- 1. NJ Economic Development Authority, 36 West State Street/ P.O. Box 990, Trenton, NJ 08625
- 2.
- 3.
- 4.
- 5.

It is understood and agreed that the additional insured is covered, but only for liability arising from activities of the member covered by the policy.

LIABILITY LIMITS

MASTER POLICY EFFECTIVE DATE: 4/1/2021

COMMERCIAL GENERAL LIABILITY/ PROFESSIONAL LIABILITY

General Aggregate all coverages (except products/comp ops)	\$4,000,000
Products/ Completed Operations Aggregate	\$4,000,000
General Liability Each Occurrence Limit	\$2,000,000
Professional Liability Each Occurrence Limit	\$2,000,000
Personal and Advertising Injury	\$2,000,000
Damage to Premises Rented to You	\$300,000
Deductible	None

INSURED MAILING ADDRESS:

Energy Medicine Professional Association
15439 Pebble Gate
San Antonio, TX 78232-4164

ADMINISTRATOR: Carver and Associates

The policy contains exclusions and limitations that reduce or eliminate coverage for certain types of claims, like all insurance contracts. A copy of the policy can be requested through the member portal. Additional limitations are included in the published Main Exclusions and Limitations and in the Terms and Conditions agreed to during the application process.

"This policy is issued by an insurance company that is not regulated by the Colorado Division of Insurance. The insurance company may not provide claims service and may not be subject to service of process in Colorado. If the insurance company becomes insolvent, insureds or claimants will not be eligible for protection under the Colorado insurance law."

COVERAGES: THE INSURANCE POLICY REFERENCED ABOVE HAS BEEN ISSUED TO ENERGY MEDICINE PROFESSIONAL ASSOCIATION INCLUDING CERTIFICATE HOLDERS WHO ARE MEMBERS AND ASSOCIATE MEMBERS OF THE HEALING TOUCH PROFESSIONAL ASSOCIATION AND THE ENERGY MEDICINE PROFESSIONAL ASSOCIATION. THIS CERTIFICATE DOES NOT ALTER, AMEND, OR EXTEND COVERAGE AFFORDED BY THE DESCRIBED POLICY, AND SUCH COVERAGE REMAINS SUBJECT TO ALL OF THE TERMS, EXCLUSIONS, LIMITATIONS, AND CONDITIONS OF THE POLICY. THE POLICY SPECIFICALLY EXCLUDES COVERAGE FOR PRODUCTS INGESTED OR TAKEN INTERNALLY.

CANCELLATION: Should any of the above described policies be cancelled before the expiration date thereof, the issuing insurer will endeavor to mail 10 days written notice to the certificate holder named above, but failure to do so shall impose no obligation or liability of any kind upon the insurer, its agents or representatives.

 Authorized Representative

To verify information on this certificate contact EMPA at (210)-960-8807