

CERTIFICATE OF COVERAGE
General & Professional Liability and Accident Insurance

This Declaration is attached to and forms part of the master policy issued to the Named Insured:
Participating Members of Alternative Balance LLC, a member of the Wellness Insurance Network Risk Purchasing Group

Policy Information

Policy Number: WIN 1000000001-00-AL164533

Effective Date: 05/29/2023

Expiration Date: 05/29/2024

(12:01 a.m. Standard Time at the address of the Certificate Holder)

Carrier: LIO Specialty Insurance Company

General Information

Certificate Holder: April Love

Holistic Horseworks LLC

Address:

April Love Holistic Horseworks, LLC

821 Kumulani Dr , Kihei HI, 96753

Services:

Animal Therapies, Aromatherapy, Bodywork, Energy Work, Massage Therapist,
Naturopathic Consulting, Nutritional Consultants or Therapists, Wellness & Life
Coaching

Limits of Coverage

Commercial Liability:

\$3,000,000	General Aggregate
\$2,000,000	Products/Completed Operations Aggregate
\$2,000,000	Each Occurrence
\$300,000	Damage to Rented Premises
\$5,000	Medical Payments
\$2,000,000	Professional Liability per Occurrence
\$3,000,000	Professional Liability Aggregate

Accident Coverage:

\$25,000	Accidental Medical Expense Limit
\$5,000	Accidental Death, Dismemberment & Paralysis Limit
\$1,000,000	Accidental Death, Dismemberment & Paralysis Aggregate
\$500	Accidental Dental Maximum
\$100	Accidental Dental, per tooth
\$500	Deductible, per covered injury
52	Weeks Benefit Period
Full Excess	Scope of Coverage

Total Cost:	\$269
RPG Fee:	\$10.00
ABGP Fee:	\$132.92
Premium:	\$130
State Taxes:	\$6.08
Claims Administration:	NEXO Insurance
	Ph. 323-408-2650
	Email: alternativebalance@nexoins.com

Your complete policy documents will be available in your account within 60 days. This Certificate of Coverage is issued as proof of insurance. This summary is intended to provide a brief overview of coverage afforded. Refer to the actual policy for specific policy terms and conditions. All sales are through NEXO Insurance whose license number is CA DOI License OE14627. If you need immediate assistance, please contact Alternative Balance at support@alternativebalance.com or 1-800-871-3848.

Authorized Representative: 



www.AlternativeBalance.com

Alternative Balance
41 Liberty Hill Rd.
Henniker, NH 03242
1-800-871-3848

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Insured
April Love

This insurance ID card does not constitute part of the policy. Notice of a claim or of any occurrence which may result in a claim, along with details of the incident, should be sent immediately in writing by email or by letter to wellnesspro@citadelus.com or 2600 W Executive Pkwy, Ste 500, Lehi, UT 84043.



— VERIFIED MEMBER —



April Love

