

# **Yoga-Link Instructor's Indemnity Insurance**

## **Summary of Benefits and Services**

*To be read in conjunction with the Yoga-Link certificate. For full details of the policy, its limits and exclusions, please also refer to a copy of the Master Policy wording which is available on request.*

An annual renewable policy costing less than the usual market rates has been arranged by DSC Insurance Services and underwritten by Novae Underwriting specifically for Yoga Teachers.

### **Public Liability with Malpractice Extension**

- Covers your legal liability to pay damages and legal costs in respect of accidental injury of any person and/or accidental loss or damage to their property, happening during the period of insurance.
- Cover applies for Yoga teaching and may, upon application, be extended for certain additional therapies subject to approval of your qualification/s (please enquire for details).
- Cover is provided to you as an individual as standard and may, upon application, be extended to include your activities if you are running a company, Yoga organisation or training school.
- Cover is provided for Yoga teaching within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man as standard and may, upon application, be extended to include the Republic of Ireland.
- Limit of indemnity £5,000,000 any one claim. Resultant legal costs incurred in connection with any admitted claim will be paid within this limit of indemnity.
- Cover may, upon application, be extended to include additional benefits such as Guest Tutor's Liability, Locum Teacher's Liability, Assistant Helper's Liability, temporary cover for teaching overseas (excluding USA and Canada) and Public Liability Premises risk.
- Cover may, upon application, be extended to make specific reference to additional Yoga Therapy practice. This would be relevant for teachers running non-general classes or one-to-one sessions for those with special needs or various medical conditions, plus pregnancy or mother and baby classes.

### **Legal Defence Costs**

In connection with various acts including:

- The Health & Safety at Work Act 1974
- The Health & Safety at Work (Northern Ireland) Order 1978 or Part II of the Consumer Protection Act 1987 where there has been no actual injury or damage.
- Defective Premise Act 1972
- Part 2 of the Customer Protection Act 1987

### **Products Liability**

- Covers accidental injury or accidental damage to property resulting from products supplied in connection with normal Yoga teaching activities only.
- Cover may, upon application, be extended to items that are sold to cover expenses, such as Yoga books, CDs and tapes.
- Businesses that are run for profit will require separate Products Liability insurance from the Yoga-Link scheme. We can help you arrange this.
- Limit of indemnity £5,000,000 for any one claim and in total in the period of insurance.

### **Main Policy Exclusions**

Excludes legal liability:

- For the first £250 of any claim for Property damage
- Arising from risks that require more specific insurance i.e. Motor, Marine
- For injury to employees
- Arising from loss of/ or damage to property in your custody or control
- Fine and penalties
- Defective products and work and the repair, replacement or recall of same work

Some other specific events may be excluded or cover may be qualified.