

Teaching at Home - Public liability Premises Risk:

Your Professional Liability insurance covers your teaching work from wherever you conduct classes. However, increasing numbers of teachers/therapists are now working from their own (home) premises, which means that there is also a need for Public Liability cover whilst in a non-teaching situation e.g. a student tripping over your steps or stairs and holding you responsible as the property owner/occupier. Such cover is required to protect your legal liability to third parties who enter your premises.

This is an important issue for people working from home and sadly one for which the ramifications are often overlooked. Our advice is to check you have the cover you need and if you are in any doubt we urge you to contact us, prices start from as little as **£18.00** per annum for up to 5 classes per week

Locum Cover

This extends your cover so that a temporary replacement qualified teacher/instructor/therapist can take your classes in your absence (maximum 14 days per person per annum). The cost is currently **£40.00** per annum

Additional Activities /Complementary Therapies

We can cover a range of activities /therapies to indemnify you for all aspects of your work, such as Healing, Dance, Pilates, Fitness Instructors and a wide range of Complementary Therapies. Many can be included at no additional charge, please contact us if you would like a quotation.

Legal expenses for Individuals

The Legal Expenses package we have arranged with Abbey Legal includes a number of elements that most Trainers, Teachers, Therapists and other Instructors will value.

Essentially you are buying advice as much as an insurance policy. This is important because we are now well into the 21st century and whether we like it or not we are all regulated by masses of legislation. For minimal cost you can have access to professional lawyers 24/7 in relation to any matters concerning your business – as often as you need them – to steer you through this legislation when necessary and for advice on the procedures to follow.

And should you need to claim on your legal expenses policy as opposed to just seeking advice then the policy provides protection: -

The cover

Further information appears on the 'Policy Summary' sheets following but we would draw your attention particularly to these benefits: -

- 24/7 Legal Helpline
- Criminal Prosecutions - including allegations of abuse or misconduct (providing you plead not guilty throughout the case)
- Taxation – indemnifying accountancy costs in the event of an HMRC investigation
- Property Disputes – concerning the occupancy of premises
- Administered and Managed by Abbey Legal and underwritten by Markel
- Limit £100,000 anyone claim - £250,000 in all (per annum)
- Excess is nil when Abbey Legal's Solicitors are used, but £1,000.00 if you appoint your own

The cost is quite reasonable @ **£18.00** inclusive of insurance premium tax @ 6% and a £5 policy fee.

Care-4 Personal Accident Insurance

For self-employed professionals that rely on their own fitness to be able to do their work, there is always some concern regarding how they would manage in the event of an incapacitating injury. Our **Care-4** Personal Accident scheme aims to address this concern.

Primarily designed to protect your income, this policy provides benefits for all the activities/occupations shown on your Professional Indemnity Certificate. In the event of disability following an accident it will provide benefit for Temporary Total Disablement commensurate with earnings.

Claims made will be subject to terms and conditions and require supporting documentation.

The standard cover costs **£29.00** per annum (inclusive of insurance premium tax @ 6% and £5.00 policy charge).

Centre's or Studios, Companies, Corporate Bodies or Groups/Associations as entities

Public Liability Premises Risk Extension:

We can extend the cover provided by your Instructor's Indemnity insurance to include the Public Liability premises risk at your studio/centre. The premium is rated upon the number of sessions or classes held weekly and/or the number of instructors involved.

Contingency Malpractice & Public Liability cover for Companies, Corporate Bodies or Groups/Associations as entities

Our scheme insurance provides cover directly to the teachers/instructors and therapist that provide the service. However, many such teachers while self-employed as individuals are engaged or deployed by another 'agency', such as a Centre, Studio or Franchise company.

Where this relationship exists, it may not be sufficient for the teacher alone to have Malpractice and Public Liability insurance because the aggrieved customer/client/student/patient intent upon pursuing a claim, may seek to do so against that party with whom the class or treatment was arranged, as well as the instructor/therapist involved. By arranging Contingency cover you can ensure that your vicarious liability is indemnified in case such a claim is made against you or your organisation/centre/company etc.

The cost is based upon your working turnover and assumes that all regular instructors have their own individual insurance in place. However, the contingency cost is a fraction of the standard individual rate payable for all regular teachers, as might be expected.

Employers Liability Insurance

This type of insurance is a statutory requirement for anybody employing staff irrespective of whether wages/salaries are paid. All employers have an absolute duty of care to their workers, which explains why this class of insurance is mandatory in the UK. The premium is based upon your annual wage roll and prices start at **£165.00** including tax @ 6%.

Guest Tutor Liability

This cover extends the policy to indemnify any guest tutor temporarily working on behalf of the Insured for a maximum of 30 days in all in any Period of Insurance. The cost is currently **£40.00** per annum.

Teacher Training

Are you a Teacher Trainer/Tutor?

If you are involved in training other Yoga Teachers, either individually or under the auspices of a training school, then it is recommended that you extend your cover to include full Professional Indemnity insurance.

Such cover includes advice given and therefore indemnifies the Trainer against accusations of poor or inadequate teaching. Your existing malpractice cover includes professional negligence up to a point but only where there is direct injury to a student involved. The full Professional Indemnity cover goes further by indemnifying you against claims for financial loss where there is no injury involved.

Business Combined – Separate Commercial Insurance

DSC Insurance Services can help with commercial insurance that incorporates any Business Contents and/or Stock as necessary. We have arranged facilities with insurers and each risk enquiry is individually assessed according to its particular requirements and location.

Rates are generally competitive throughout the UK, and as well as Public Liability we can arrange cover for Buildings and Contents combined or either element in isolation.

Legal Expenses cover for Businesses and Training Companies

The Legal Expenses package we have arranged with Abbey Legal includes a number of elements that most Trainers, Teachers, Therapists and other Instructors will value. The same package of benefits is available for companies and small businesses. Essentially you are buying advice as much as an insurance policy. This is important because we are now well into the 21st century and whether we like it or not we are all regulated by masses of legislation. For minimal cost you can have access to professional lawyers 24/7 in relation to any matters concerning your business – as often as you need them – to steer you through this legislation when necessary and for advice on the procedures to follow.

And should you need to claim on your legal expenses policy as opposed to just seeking advice then the policy provides protection: -

The cover

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- Criminal Prosecutions- including allegations of abuse or misconduct (providing you plead not guilty throughout the case)
- Taxation – indemnifying accountancy costs in the event of an HMRC investigation
- Property Disputes – concerning the occupancy of premises
- Administered and Managed by Abbey Legal and Underwritten by Markel
- Limit £100,000 any one claim - £250,000 in all (per annum)
- Excess is nil when Abbey Legal's Solicitors are used, but £1,000.00 if you appoint your own

The cost is quite reasonable for companies/business with up to 5 employees or assistant trainers/volunteers @ **£50.00** annually inclusive of insurance premium tax @ 6%.