



# Gallagher

Insurance | Risk Management | Consulting

## Yoga Alliance

### Frequently Asked Questions

*The following provides answers to the questions we are most frequently asked. This is general information only and for specific details, please refer to policy documents. In case of inconsistency between this information and your policy, the policy terms, conditions and limitations will apply.*

#### **What does Commercial General Liability (CGL) cover?**

Commercial general liability insurance, or CGL, is coverage that will protect you in the event that you are sued. It is often used to cover claims against yoga teachers or studios for injury or property damage. This type of insurance is there for the “slip and fall” type of incidents. Typical examples include if a participant is injured at your studio or while walking into your class, or say you damage property at a client’s site while there to teach a class.

#### **What does the Professional Liability (“Errors & Omissions”) extension provide coverage for?**

Errors & Omissions coverage protects you from allegations of negligence, made by a third party (the participants in your yoga classes), arising from the professional services / advice that you provide to them as a trained yoga instructor. “Negligence” can be something that you should have done or something that you omitted to do. Claims typically include, but are not limited to: allegations that a technique was demonstrated or taught incorrectly and resulted in injury to the participant, allegations that a particular exercise, or an exercise regimen was too strenuous and resulted in injury, allegations that a particular technique was not recommended, resulting in further injury or preventing the participant from achieving a certain result.

#### **Are there any hidden fees?**

No – the only amounts due are the annual premium and the policy and credit card fees as disclosed. In the event that you make a claim under your policy, there may be a deductible due (for studios).



## What does the policy exclude?

Liability policies are designed to provide coverage for injury or loss that is unintentional or accidental. These policies do not provide coverage for injury or damage that you've caused deliberately, or for any actions that are considered dishonest, criminal or fraudulent. Here are some of the common exclusions in the policy:

- Injury that you cause (whether it's deliberate or unintended) to one of your employees or any injuries that fall under a worker's compensation, disability benefit program or unemployment compensation law;
- Any injury or damage that you expect to happen or intend to cause – liability policies do not provide coverage for any sort of intentional or deliberate actions
- Any injury or damage arising out of the ownership or operation of an automobile, watercraft or aircraft
- Damage to property loaned to you or which is in your custody / under your control
- Any type of abuse, or allegations of abuse or abusive behavior
- Employment practices (e.g. wrongful dismissal)
- Criminal or dishonest acts
- Fraud

The policy does include an extension in the event that you are required to appear before a regulatory body of your profession to defend yourself against allegations of abuse and hire a lawyer to represent you. As long as you are found not guilty by the regulatory body, you may submit your legal bills up to the limit of coverage under this extension for reimbursement under the policy.

## Does the policy cover me for past occurrences?

No. The policy provides coverage for occurrences on a "going forward" basis. An "occurrence" is an accident – an event that is unforeseen and unintended from your point of view. This means that the policy will protect you from occurrences that take place on or after the effective date of your coverage. There is no coverage for occurrences that took place before the effective date of your policy.

## What happens if I need to make a claim?

If you need to make a claim, or even if you think you need to make a claim, under your policy, contact your insurance broker immediately. The earlier you report a claim, the quicker the insurance company will be able to respond to investigate the allegations, defend you and minimize further damage.



## Who is the insurance broker?

Gallagher, one of the world's leading insurance brokerages and risk management companies. The broker managing the insurance program for Yoga Alliance members is Gary Leinwand. Gary has been in the insurance industry for over 20 years. Outside of insurance Gary's interests are staying fit, Yoga, being a father of 4 children, managing his kid's hockey teams, equestrian activities, sustainable existence, hiking, running, his dog and cats and loving life. Gary can always be reached at [ibam.yoga@ajg.com](mailto:ibam.yoga@ajg.com) or on his cell at 902.488.1829. Refer to your policy for complete details. In case of inconsistency between the above and your policy, the policy terms, conditions and limitations will apply.

## Limits and Premiums

Limits and Premiums for RYT's:

Annual Premium	Professional Liability \$1M Annual Premium per claim / \$2M aggregated. Commercial Liability \$1M each occurrence	Professional Liability \$2M per claim / \$4M aggregated. Commercial General Liability \$2M each occurrence
For teaching yoga including hot, aerial, suspension and paddleboard	\$192.50 plus tax in applicable provinces	\$217.50 plus tax in applicable provinces
For teaching yoga and Reiki, Pilates, and/or some Yoga related fitness classes	\$202.50 plus tax in applicable provinces	\$227.50 plus tax in applicable provinces

- Premiums for RYSs, studios and schools start at \$354
- For fitness training and classes individually rated policies may be available outside the program rates.
- Online coverage is available for an additional \$50. To add this coverage, please answer "yes" when asked if you provide any online yoga training or pre-recorded video in the application form.
- Above pricing includes fees but not taxes where applicable