

## Liability Insurance Program – Frequently Asked Questions

### Contact:

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### **What does this insurance cover?**

The YAA group insurance program offers a Commercial General Liability policy with either a \$2M or \$5M limit option. It will respond to allegations that a third party has been injured or their property has been damaged because of your actions.

Even if you are not at fault, this policy will provide coverage for defence costs required to respond to the allegations.

### **Will it cover me if I work at multiple different studios?**

Yes! This policy will cover you Canada wide.

### **The studio I teach at has insurance. Will their policy cover me?**

Generally, most policies will extend to cover employees, but NOT independent contractors. If you work as an independent contractor at a studio their policy most likely will not cover you, so it's important to confirm with them and purchase your own policy to protect yourself.

### **What qualifications do I need to purchase a policy?**

To qualify for this insurance program, you must be a Full YAA Member in good standing (this includes either a Full or Lifetime Membership) which must remain in force throughout the entirety of the policy. You must either be a YAA Certified Teacher or be approved for admission into the YAA Upgrading Track. You must also be a Canadian resident and 18 years of age or older.

For more information on YAA membership or YAA Equivalency Upgrading please visit the website at [yoga.ca](http://yoga.ca).

### **Does it cover online classes as well?**

Yes. Over the last few years there have been some big changes to the way people do business and engage in physical activity and more people are looking for online option. This policy will include coverage for online classes subject to certain parameters.

- All participants must be registered for the class.
- The class must be taught through a controlled, multi-screen video tool such as Zoom or Skype

and will limit the number of participants that are able to be viewed on a screen.

- No publicly accessible broadcast tools such as Facebook live or YouTube.
- Pre-recorded sessions are only available to registered students.
- All injuries must be documented.

### **What about YouTube classes?**

Currently this policy will not cover practices posted to YouTube. If you need broader coverage for online classes, please contact Lloyd Sadd to look at other options.

### **What modalities does it cover?**

This policy extends to cover hatha yoga, reflexology, reiki, restorative yoga, SUP yoga, meditation, hot yoga, Bikram, moksha, chanting and aerial yoga. If you teach other modalities or provide other services such as yoga therapy, please contact Lloyd Sadd.

Please note that coverage for pregnant women participating in hot yoga or Bikram is excluded.

### **If I have a home studio will my homeowners policy cover me?**

Your personal policy will not respond to any business-related claims so if you have a home studio it is important to ensure you have a Commercial General Liability policy in place to cover your operations. Contact Lloyd Sadd for a quote.

### **Contact**

For any questions about the policy please contact Brianna Hall at 825.251.9828 or [bhall@loydsadd.com](mailto:bhall@loydsadd.com).

