

# Why Yoga Instructors Should Have Insurance

*Toole Peet & Co. Limited*

Our world can be very unpredictable. Although we may not be able to control it, insurance can offer yoga instructors peace of mind knowing that they are protected.

Because our society is becoming increasingly more litigious, regardless of whether or not the claim has any merit, it's more important than ever to have the right coverage in place.

As a benefit to its member teachers, The Yoga Association of Alberta (YAA) has negotiated an excellent premium with the help of its new broker, Adam Thompson, at Toole Peet & Co. Ltd. He and his team are knowledgeable, conscientious and personable. Toole Peet has partnered with AllSport Insurance to create an insurance program specifically designed to meet the needs of yoga instructors. The program includes a commercial general liability policy (with a choice of limits), which provides coverage for payments and expenses that instructors may be legally liable to pay. This includes payments for third-party bodily injury or property damage, personal and advertising injury, as well as an additional limit for medical expenses for an injury that may occur to a third party because of a teacher's instruction. There is also optional coverage for business property being used for yoga practices.

An important element of the commercial general liability policy is that it also includes coverage for defence costs in a lawsuit. It provides coverage for the necessary costs incurred to investigate and settle a claim regardless of whether or not an instructor is found legally liable for that action. This

protects instructors against frivolous and unmerited lawsuits, which could be a big financial burden without the proper insurance in place.

A simple, quick and easy online application form for all YAA certified teachers can be found on the YAA website (<http://www.yoga.ca/insurance>). Non-YAA certified teachers who are YAA members may also apply and qualify for insurance in many cases. After the application has been processed, the instructor will receive a copy of the insurance summary, which acts as proof of insurance and is often required by an employer.

For further information about the program, contact Toole Peet: Lindsay Wills 403-209-5461 [lwills@toolepeet.com](mailto:lwills@toolepeet.com) or Adam Thomson 403-209-5447 [athomson@toolepeet.com](mailto:athomson@toolepeet.com).

