



GET SUFFICIENT COVERAGE:

YOGA INSURANCE ESSENTIALS

Best Suited For Yoga Professionals



Welcome To The Guide

As a dedicated yoga teacher, protecting yourself and your business is as important as guiding your students. The right insurance coverage ensures you can focus on your passion with peace of mind.

This guide will help you understand the key insurance coverages you need and clarify common insurance jargon. Let's build a solid foundation of security for your yoga offerings.



Considerations & Recommendations

Here's a quick overview of the things you should look for and consider in your yoga teaching insurance policy. This list is not exhaustive, but a good starting point. Everyone's needs will be different.

- ☐ **Professional Indemnity**
Protects against claims of professionals negligence and errors
- ☐ **Public Liability**
Protects if a student is injured or their property is damaged
- ☐ **Product Liability**
Protects injury or damage caused by products sold or provided
- ☐ **Personal Accident Insurance (add-on)**
Provides compensation if the teachers has an injury
- ☐ **Equipment cover (separate policy)**
Protects your equipment from theft or damage
- ☐ **Legal Expenses Cover**
Legal costs are covered in the event of a claim
- ☐ **Claims Occurring Basis**
Covers claim during insured period, regardless of when claim made
- ☐ **Mobile Policy**
Provides coverage for in-person, online, multi-locations
- ☐ **Retreat Cover (separate policy)**
Provides cover for all elements of a retreat you organise

Part 2:

Insurance Glossary

Premium

- **Definition:** The amount you pay for your insurance policy, usually monthly or annually.
- **Explanation:** Think of it as the subscription fee for your insurance coverage.

Excess

- **Definition:** The amount you must pay out of pocket before your insurance kicks in.
- **Explanation:** If you have a £500 excess and a claim costs £2,000, you pay £500, and the insurance covers the remaining £1,500.

Note: Some insurance policies have no excess. YogaPros is an introducer for Balens Ltd., which has no excess. [Learn more >](#)

Claim

- **Definition:** A request for payment submitted to your insurance provider for a covered loss.
- **Explanation:** When you experience a loss (e.g., theft, injury), you file a claim to get compensated.

Limit Of Indemnity

- **Definition:** The maximum amount an insurer will pay for a single claim or over the policy period.
- **Explanation:** If your limit of indemnity is £6 million, the insurer will cover up to this amount for claims.

No Aggregate

- **Definition:** There is no cap on the total amount you can claim over the policy period.
- **Explanation:** This means your coverage is not limited to a maximum payout for all claims combined during the policy term.

Note: YogaPros is an introducer for Balens Ltd., in this policy the limit is £6 million per claim with unlimited claims per year. [Learn more >](#)

Broker

- **Definition:** An intermediary who helps you find and purchase insurance.
- **Explanation:** Brokers can provide expert advice and access to a range of insurance products to suit your needs.

Underwriting

- **Definition:** The process insurers use to assess risk and determine coverage terms.
- **Explanation:** Insurers evaluate your business and decide on the premium and coverage limits.

Retroactive Cover

- **Definition:** Provides protection for claims made during the current policy period relating to incidents that occurred after the policy's stated retroactive date.
- **Explanation:** Ensures there is no gap in protection for past teaching work from the agreed retroactive date onward.

Note: YogaPros is an introducer for Balens Ltd., which has retroactive cover included. [Learn more >](#)

Professional Indemnity Insurance

- **Definition:** Protects against claims of negligence or harm resulting from your professional services.
- **Explanation:** If a student gets injured during a class and claims it was due to your instruction, this insurance covers legal fees and settlements.

Public Liability Insurance

- **Definition:** Covers bodily injury or property damage to others.
- **Explanation:** This covers incidents like a student slipping and falling at your studio, ensuring you aren't personally liable for medical bills or damages.

Product Liability Insurance

- **Definition:** Protects against claims arising from products you sell or recommend
- **Explanation:** If you sell yoga mats or other equipment, and a defect causes injury, this insurance will cover related claims.

Recommended

With a YogaPros membership, you can access an outstanding policy through the UK Branch of Balens Europe B.V. for a great price.

[Learn more >](#)