

Insurance Coverage to Help Yoga Teachers Find Their Zen

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One in five Canadians regularly practices yoga. There are at least 2,000 professional yoga teachers in Canada, according to statistics from the Canadian Yoga Alliance - a testament to its popularity in a country with 38 million people. (1)

Although no teacher wants or expects a student to get injured during a yoga class, injuries can still occur due to a variety of unpredictable circumstances, such as prior injury or preexisting conditions. As yoga instructors adapt their instructional methods to online and freelance-based, the risk of something going wrong could be greater.

Regardless of whether they work independently or if they teach at a school or studio, yoga teachers deserve personal protection with a liability insurance policy catered to their needs.

Keeping Up with an Expanding Industry

From goat yoga to slackline yoga and horseback yoga, the industry is rapidly expanding, adopting new styles and assuming some unexpected risks. It is an industry accessible enough for anyone to roll out their mat and start practicing.

Despite yoga's calming effects, teaching it comes with unique risks. An instructor may be liable for injuries or damage that occur as a result of their instruction due to the physical adjustments often involved.

Many Yoga Studio Owners Are Not Adequately Insured

Comprehensive coverage that can withstand the risks inherent in teaching yoga, managing employees, and general business liability risks is crucial to running a successful yoga studio. Yoga teachers who rent or lease their own space are required to have general liability and commercial property insurance, which are often required to rent or lease a space. However, they need several other policies to protect themselves from claims and lawsuits.

Studio owners with full-time employees are likely covered by their liability insurance. Their coverage limit, however, applies to all employees of the business, not to each

individual employee. To ensure the studio and its staff have adequate coverage, studio owners can opt to either increase their limit or hire freelancers who carry their own liability insurance.

Freelance Yoga Instructors Need Insurance, Too

Being a freelance yoga teacher offers plenty of flexibility, from the freedom to set their own hours to the choice of private or group lessons. A freelance yoga instructor, however, faces unique insurance risks.

Independent instructors are unlikely to have comprehensive insurance through their employers unless they work full-time at a studio. A general liability policy is needed if they offer lessons at multiple locations in case of injuries during a session or property damage at the client's home.

Insurance coverage for professional liability may cover claims of negligence or malpractice, such as advice that results in an injury. Cyber coverage may also be added if the instructor offers online lessons.

Advice for Online Yoga Instructors

The digital age is here to stay, and small businesses will have to adapt to virtual offerings after the prolonged effects of COVID-19. Offering yoga classes on Zoom or another platform, or selling online courses, yoga teachers face the same risks as in-person instructors, and they will need professional liability insurance to protect their business from claims of negligence or failure to deliver a service as advertised.

The MedThree Advantage

MedThree offers coverage for Non-regulated Practitioners for both their personal professional liability and clinic needs. We also offer voluntary/mandatory structured solutions for Association Programs.

Our coverage spans:

- Medical Malpractice
- Professional and General Liability (combined form)
- Cyber/Privacy Liability (first-party expense reimbursement and third party liability)

If you are a broker looking for tailored coverage and advice for yoga instructors, MedThree Insurance can help. Our deep expertise in underwriting Canada's healthcare sector makes it easy for brokers to find the right coverage their clients need to safeguard their business.

Visit our website at www.medthreeinsurance.com to learn more about our tailored insurance products.

Content is current as of the date of broadcast and is subject to change without notice.

Sources:

1. <https://canadianyogicalliance.com/>