

DSC Insuranceservices

Yoga –Link Key Facts

Why DSC?

We try to understand what each yoga teacher needs from us and very much see ourselves as part of the yoga community, not just as its Broker.

- Our clients can talk to real people straightaway without having to endure key-button instructions or other automated proceedings.
- We treat groups/associations/training schools etc as corporate clients and their members as individual clients, respecting the value of each and every relationship.
- DSC is probably the only insurance intermediary with its yoga clients at its forefront.

About Us

- We specialise in Medical Malpractice insurance
- The emphasis on Yoga, Holistic Health and Therapy insurance has evolved due to Managing Director's close personal involvement with these communities
- We also handle all-manner of other commercial risks incorporating standard business insurance packages through to specialist Professional Indemnity cover
- Our roots can be traced back to an original founding company in 1957

About Yoga-Link

Yoga-Link is the brand-name of the bespoke Yoga teaching scheme we arrange.

The main points about the policy cover provided by Yoga-Link

- Malpractice with Public/Products Liability, known as Professional Liability insurance
- Limit of Indemnity £7,000,000 as standard
- Written on a 'Losses-Occurring' basis* (see under)
- Underwritten by Novae Underwriting Limited
- Annual contract renewable each year
- Optional cover available - Legal Expenses (underwritten by Abbey Legal on a Claims Made basis)
- Personal Accident Cover (loss of Income)

'Yoga Instructor' is the standard activity provided for by Yoga-Link which includes all the usual yoga disciplines such as Postures (asana), Breathing Exercises (pranayama), Relaxation (including yoga nidra), Meditation Techniques (including mantra), Cleansing Practices (kriyas) etc. Yoga Therapy/Remedial Yoga, GP Referrals, Ante &/or Post Natal Yoga and Baby Yoga &/or Infant Massage and Children's Yoga - **insofar as you have been trained to teach it**. The certificate we issue confirms the range of activities covered and it is this document you may have to show to prospective employers in order to provide evidence of insurance in force.

If you are also a Complementary Therapist or Teacher-Trainer you may need extra cover for these activities too. There are also other options that can be included for an additional premium.

Other Important Factors

Quotations supplied are based on the following assumptions made about you, unless otherwise declared;

- You have not had any claims made against you nor incidents that would give rise to a claim under this policy during the last 5 years as a result of any negligence or error or omission arising out of your business nor are you aware of any circumstances that may result in any such claim being made against you.
- A company has never declined your proposal, cancelled nor refused to renew your policy nor required special terms or conditions.
- You do not have any convictions that are not spent under the Rehabilitation of Offenders Act.
- You have never been declared Bankrupt nor insolvent nor been disqualified from being a company director.
- You have never been subject to a disciplinary hearing nor suspended from any Professional Organisation.
- (Personal Accident Only) You are aged under 75 years and have a UK national Insurance Number

Optional Extensions (subject to an additional premium)

Teacher Training

Limit of Indemnity increased to £10,000,000

Public Liability Premises Risk (At-home or Studio)

Guest Tutor Liability

Locum Teacher Liability

Other Activities/Therapies as declared

Documents:

- A Scheme enquiry form can be completed beforehand, verbally over the telephone or online at www.dsc-strand.co.uk
- A full summary of cover is available on request
- We issue the following documents confirming cover: A personalised certificate of insurance, together with a policy schedule and statement of facts, plus a policy document.

Cover can be arranged immediately during our normal office hours and a certificate issued electronically in confirmation.

*Losses-Occurring explained

There are two primary forms of liability insurance policies – ‘Claims-Made’ and ‘Losses- Occurring’ policies. Most Professional Liability insurance is written on a ‘Claims-Made’ basis.

However you are insured on a ‘Losses Occurring’ basis. This is very beneficial for yoga teachers and means that the cover with Yoga-Link indemnifies teachers in respect of incidents/losses occurring during the defined period of insurance underwritten by Novae Underwriting Ltd.

It is still important to maintain continuity of cover by renewing promptly while teaching. Failure to do so could mean that cover would be lapsed and your students left unprotected. However, the ‘Losses-Occurring’ wording means that the policy can still provide cover for incidents that arose prior to the date of cancellation.

Our Capacity and Services

In sourcing and placing a suitable policy for you and in the event of a claim we act as your agent. We only offer cover from a single insurer in respect of this type of insurance. You are entitled at any time to request information regarding any commission which we have received as a result of placing your business.

What you need to tell us:

- **Notification of Incidents.** It is essential that you notify us immediately of all incidents that may result in a claim against your insurance policy. You must do so whether you believe you are liable or not. Any letter of claim received by you must be passed to us immediately, without acknowledgement. Only by providing prompt notification of incidents can your insurance company take steps to protect your interests.
- **Duty of Disclosure** is a fundamental requirement in insurance contracts. You are responsible on an ongoing basis, for providing us with all material facts relating to the insurance cover we have arranged on your behalf. Material facts are those which are likely to affect the assessment and acceptance of the risk being insured. Failure to advise material changes at the earliest possible opportunity may mean that your cover is invalid. If you are in any doubt as to what facts are considered to be material then you should disclose them to us. Please refer to your policy wording and if you have any doubts, concerns or are unable to comply with conditions and/or warranties please notify us immediately. Failure to comply with policy conditions and warranties could invalidate the policy.
- **Claims Register.** Insurers exchange information to help check on the details provided and to prevent fraudulent claims. The Police will also have access to this information. This helps insurers to pursue claims following accidents and more importantly, to detect people who break the law by not taking out insurance