

The Association for Independent Yoga Practitioners Summary of cover 1st April 2010

Demands

You are a member of The Association for Independent Yoga Practitioners. You have advised us that you require an indemnity to protect you in the event that a claim or allegation is made against you by a patient or third party for malpractice, injury or damage arising from the pursuit of your professional practice. In addition, you have requested protection in respect of fees and costs incurred following a complaint made to your professional body or for certain other legal expenses arising from your business.

Needs

We have negotiated a malpractice/public liability policy with Royal and Sun Alliance Insurance PLC with an additional section, which covers legal costs and expenses arranged with DAS Legal Expenses Insurance Company Ltd via Amicus Legal Ltd. This is arranged on a claim occurring basis for the malpractice/public liability and claims made in respect of legal expenses.

The principal benefits of the cover are detailed as follows:-

- Professional Indemnity – Limit of indemnity £3,000,000 (option to increase to £5 million) any one event plus unlimited costs in addition. This provides cover for you against claims arising from your neglect error or omission in relation to your professional activities.
- Public Liability – Limit of indemnity £3,000,000 (with optional increase) any one event plus unlimited costs. This provides cover in respect of legal liability for injury or damage to other parties.
- Products Liability – Limit of indemnity £3,000,000 (with optional increase) in any one period of insurance plus unlimited costs. This covers you in respect of injury or damage arising from defects in products sold or supplied by you.
- These covers are extended to include indemnity in respect of libel or slander, breach of confidentiality and Good Samaritan Acts.
- The policy provides cover for teaching provided that you are suitably qualified but there is no cover in respect of the risk of management of the teaching establishment.
- Loss of Documents – there is cover for up to £100,000 in respect of the costs and expenses incurred to restore or replace documents (other than electronic documents)
- 24 hour legal and counselling help-line
- Professional Legal Protection – limit of up to £100,000 in respect of defence costs including disciplinary hearings, Inland Revenue, VAT Tribunal, criminal proceedings, sex discrimination, race relations and others.
- Additional therapies may be covered (many without additional cost) provided that you are properly trained and qualified to at least the standards required by the appropriate Professional Bodies or Associations in the chosen therapy.
- Cover applies anywhere in the United Kingdom.

This is a summary of the main benefits of cover – for full details; you should read a copy of the policy which we will supply on request.

This cover is arranged by Three Counties Insurance Brokers Ltd