



Fitness and Wellness Yoga Liability Insurance Program



Individual Instructor Application (Yoga, Massage, Tai Chi, Qigong, Bodywork) AVAILABLE TO ACTIVE NAMASTA MEMBERS ONLY

"Insuring your peace of mind"

Fitness and Wellness Insurance Agency offers value added insurance programs for yoga instructors including the opportunity to purchase a very comprehensive liability policy at a very low cost. Below is an explanation of the coverage:

BENEFITS FOR EACH POLICYHOLDER: The policy provides \$2,000,000 per Occurrence with \$4,000,000 Aggregate Liability Limits for negligent acts arising from your yoga operations, plus defense costs are covered as a separate limit.

\$2,000,000/\$4,000,000 Limits for:

COMPREHENSIVE GENERAL / PROFESSIONAL LIABILITY: Premises coverage for claims arising from your owned, leased or otherwise occupied facility. You will also be protected against bodily injury arising out of the rendering or the failure to render professional services.

PRODUCTS & COMPLETED OPERATIONS LIABILITY: Protects you against suits from products you sell. (This does not include products sold under your own label, the recommendation, distributing or manufacturing of vitamins, herbs and nutritional and/or diet supplements.)

PERSONAL INJURY LIABILITY: Protects you against suits involving libel, slander, or wrongful invasion of privacy.

\$100,000 DAMAGE TO PREMISES RENTED TO YOU: Covers fire damage to building you lease if proven negligent.

\$2,500 MEDICAL EXPENSE

\$100,000/\$300,000 SEXUAL ABUSE LIABILITY: Protects you from suits arising from sexual harassment or sexual abuse.

NO DEDUCTIBLE

MAIN EXCLUSIONS: Asbestos, auto (no coverage hired, non-owned auto), employee benefits liability, any liquor, employment termination, and the recommending, testing, manufacturing and/or selling of vitamin, herbal, medicinal nutritional/diet supplements. (See policy for details.)

ALSO AVAILABLE: Occupational Accident Insurance (Call our office for a quote.)

IT'S EASY TO APPLY! Just complete and remit the attached insurance application along your payment.

This is an illustration of coverages only; see exact details in the policy for coverages, limits and exclusions.

LIABILITY INSURANCE RATES	Total Cost - includes Premium, Risk Purchasing Group Fee and Insurance Association Access Fee
INDIVIDUALS – No Location And No Employees	\$205
INDIVIDUAL PART-TIME - Less Than 6 Hours per Week	\$145
STUDIO AND/OR BUSINESSES WITH EMPLOYEES/INDEPENDENT CONTRACTORS	REQUEST A BUSINESS APPLICATION IN ORDER TO OBTAIN A QUOTE – Fitnessandwellness.com

Fitness and Wellness Insurance Agency
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