

Insurance Option 1

\$105 annual premium*

For teachers of yoga, mat and apparatus-based Pilates, tai chi, qigong, dance, Nia, reiki, fitness and personal training, massage, bodywork, and combinations thereof.

* Copies of certificates or licenses (if available) and at least 50 hours of teaching or practical experience are required. If documentation or hours are not available, please call us at 1-877-626-2782.

General and Professional Liability

\$1,000,000 per occurrence, \$1,000,000 aggregate limit

Products/Completed Operations

\$1,000,000 per occurrence, \$1,000,000 aggregate limit

Personal & Advertising Injury

\$1,000,000 per occurrence, \$1,000,000 aggregate limit

Medical Expense

\$5,000

Fire Damage (any one fire)

\$300,000

**For a total premium of \$109.75 per year, the aggregates may be increased to \$2 million. Limits of up to \$5 million are also available.

Insurance Option 2

\$172 annual premium (certified)

\$232 annual premium (non-certified)

For teachers of yoga, mat and apparatus Pilates, Tai Chi, Qigong, dance, personal training, reiki, and combinations thereof. Insurance Option 2 is not available in the state of LA.

General and Professional Liability

\$1,000,000 per occurrence, \$3,000,000 aggregate limit

Sexual Abuse Liability

\$100,000 per occurrence, \$300,000 aggregate limit

Products/Completed Operations

\$1,000,000 per occurrence, \$3,000,000 aggregate limit

Personal & Advertising Injury

\$1,000,000 per occurrence, \$3,000,000 aggregate limit

Medical Payments

\$2,500

Damage to Premises rented to you (Covers fire damage to building you lease if proven negligent)

\$100,000