

The Importance of Liability Insurance  
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Toole Peet Insurance has partnered with Markel Insurance to create an insurance program specifically designed to meet the needs of yoga instructors at an affordable price. Our program includes a Commercial General Liability Policy (with a choice of limits), which provides coverage for payments and expenses that you may be legally liable to pay. This type of policy will respond to third party allegations of property damage or bodily injury. Maybe a student slips on the floor after an especially sweaty practice, or you accidentally step on their brand new iPhone while walking around during class (although who brings their phone into a yoga class?!). In these situations, the student may blame the instructor, which would trigger the liability policy. We may not be able to control all situations and completely mitigate risks, but insurance can offer you peace of mind knowing that you are protected.

Things have changed dramatically over the last year and people have had to adapt their teaching style and, in many cases, move it completely online. We have worked closely with Markel to make sure that our clients have the coverage they need and that includes offering a coverage extension for online classes for a small additional premium.

Another important element of a liability policy is that it also includes coverage for defense costs if a lawsuit is brought against you. This policy provides coverage for the necessary costs incurred to investigate and settle a claim regardless of whether or not you are found legally liable for that action. This protects you against frivolous and unmerited lawsuits, which could be a big financial burden without the proper insurance in place.

If you are interested in applying for our insurance program, we have created a short and simple online application for all YAA certified instructors. Once you have completed our application, which can be found on the YAA website, you will receive an email with a link to pay online through credit card. A copy of your insurance documents will be emailed out once the payment has been processed.

Toole Peet always strives to provide the best products and services to our customers and we are excited to be working with the Yoga Association of Alberta to offer coverage to you! If you have any questions about our program please feel free to contact us at [403-245-1177](tel:403-245-1177) for additional information.

