

Insurance for Yogis & Holistic Therapists



We think about insurance
so that **YOU** don't need to!



Key facts: your insurance includes

- Public & Product Liability including Malpractice & Professional Indemnity
- Working from home, at a client's home, or at any owned, rented or hired premises anywhere in the world excluding the USA & Canada
- Damage to rented/hired third party premises
- Accidental loss or damage to your business stock and equipment up to £5,000
- Libel & Slander
- Breach of Confidentiality, negligence or breach of duty of care
- Accidental bodily injury or illness
- Website and e-mail infringement
- UK Legal Expenses
- Accidental damage to property
- Product Liability for goods sold or supplied (Limits apply)
- Cover available to most EU Nationals (EU jurisdiction applies)
- Indemnity to principals
- Retro active date 2006
- 12 months run off cover to allow for periods when you might not be working

Important conditions

- All premium to be paid in Pound Sterling (GBP) (PayPal, credit card, Bacs)
- The policy is written on a 12 month non cancellable basis
- Employer's Liability cover is not included
- Excess £250.00

Available levels of indemnity:

We believe that teachers and students alike should be adequately protected so we provide all of our policy holders with an indemnity of £5M which is the amount required by most councils, the NHS and other similar authorities and institutions. A higher limit of £10M is available upon request.

Special features:

The FOYHT policy wording is exceptionally wide and will be adequate for most individuals. If your business has developed beyond "you" it may be beneficial to consider your requirements on a Business Combined basis to include Employer's Liability, Premises risks, Contents, business interruption, etc...

Please call for information and advice: 01367 246157.

Unlike most policies, your FOYHT policy is operative World Wide (excluding USA/Canada) so feel free to practice your therapy(s) around the world in the knowledge that you are fully insured.

Currently, the policy is available to residents of most EU countries. Local jurisdiction applies.

A list of the therapies we currently insure is available on BGi.uk.com. If you are practicing a therapy not on the list please call and tell us all about it. We would love to hear from you so that we can make our list of therapies and activities all encompassing.

Who needs insurance anyway?

Third Party Liability insurance is not compulsory in the UK. However, some organisations do insist that you carry Public Liability Insurance, Product Liability Insurance and Medical Malpractice Insurance.

You are advised to consider insurance under these headings to protect yourself against claims from Third Parties for alleged personal injury or property damage.

The Insurance outlined above is suitable for “Sole Traders”: that is to say, individuals working on their own account.

It is also suitable for groups of individuals working together providing each of the individuals carry their own adequate Third Party Liability Insurance.

If, as a sole trader, you employ others to work with you, you will also need Employer’s Liability Insurance. We recommend that you consider a small “combined” policy if you regularly employ and organise helpers and assistants.

If you own (or plan to own) premises, we recommend you consider our Holistics Surgery Policy. Written on a Commercial Combined basis, this contract can include buildings, contents, business interruption and liabilities.

If you work from home, it is imperative that you advise your home insurers of this. Many home insurance policies exclude “working from home”. Read the policy conditions carefully: if in doubt, please call us on 01367 246130.

We have negotiated special home insurance terms for our Holistic Therapy clients that specifically includes working from home. Our Holistic Therapy clients all qualify for a 10% discount on their home insurance.

Practitioner working at home: Combined Medical Malpractice, Public and Product Liability, Homework Policy, and Stock and Equipment cover is recommended.

Student: Combined Medical Malpractice, Public and Product Liability Insurance for case studies on and off campus.

Visit www.foyht.co.uk

Focus On Yoga and Holistic Therapies is a site supported by BGi.uk where you may promote your activities, and post and read articles.

Employer’s Liability Insurance is compulsory in the UK (and most other countries)

As soon as you “employ” anyone to help, you must consider Employer’s Liability Insurance.

Take care: volunteer assistants and “labour only subcontractors” can be (and usually are) considered “employees” when there is an injury whilst working whether paid or unpaid.

Combined Insurance for the individual

Including

Public Liability Insurance: £5M

Product Liability Insurance: £5M

Medical Malpractice: £5M

Professional Indemnity: £5M

Business Equipment: £5k

UK Legal Expenses

Covers you for liability claims from your patients, clients, students or other third parties for accidental death, bodily injury, illness, or accidental damage to property, arising from your practicing or teaching the therapies you have asked us to insure.