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# perkinslade

## THE BRITISH WHEEL OF YOGA INSURANCE UPDATE JULY 2008

Policy Numbers: Civil Liability - 37L/GA00004416 (Royal & Sun Alliance)  
Personal Accident - 51UK492540 (ACE Insurance)  
(Note -a separate PA policy exists in Eire with the benefit limits in Euros)

Provided the subscription for the relevant period has been paid, the following insurance cover is in force:

- Non-teaching BWY members are covered for **Personal Accident and Civil Liability**
- BWY recognised [student] teachers and DCT's are covered for **Personal Accident and Civil Liability to include Instructor Indemnity**

	<b>Personal Accident</b>	<b>Civil Liability</b>	<b>Instructor Indemnity</b>
Sum Insured	See below	£5 million	£5 million
Where?	Worldwide	Worldwide	Worldwide
Age restriction	3 - 75 years	No restriction	No restriction

### **Some important details:**

- Personal Accident: Death £5,000; \*Loss of Limb[s], \*Sight, \*Speech, \*Hearing £50,000; \*Permanent Total Disablement from gainful employment £50,000; \*Emergency Dental Expenses £500 [£50 excess], Hospitalisation £30.00 per day [max £750.00]; Convalescence £100.00; \*\*Broken Arm £100.00 & \*\*Broken Leg £200.00 [subject to an overall maximum of £500.00 per accident]. {\*The benefit is reduced by 50% for those aged 70 to 75 and \*\* the benefits are reduced by 50% for those 65 to 75]
- Cover for Civil Liability is provided to all **BWY members** should they be accused of causing personal injury to anybody and loss or damage to others' property whilst participating in BWY recognised activities. This cover extends to members organising/supervising BWY events. **Excluded** are any risks related to teaching.
- For **BWY-recognised [student] teachers**, Civil Liability is extended to include Instructor Indemnity including errors or omissions in teaching, guidance or advice given which might result in problems such as back pain or muscular deformities and the like. Cover is provided for this category not only when operating within the BWY or an educational establishment [LEA, School, etc], but also when teaching in church halls, recreation, leisure centres, sports organisations or giving private classes [at home]; cover also includes teaching children or the less able.
- Only legal costs agreed by Insurers and associated with the defence of an alleged incident against a member/teacher are covered.
- Insurance cover is for all UK and Eire residents, provided they remain a BWY member.
- Liability cover is excluded for the USA and Canada other than when an individual instructor, or groups, are visiting or practising during a visit in the USA or Canada.  
Our current cover is for Yoga only. If you are interested in cover for other complimentary therapies, please contact Perkins Slade office on 0121 698 8000 and quote your BWY membership number.
- Should you be running a business or using a trading name, additional cover is required. There is no cover for any employees that you may have nor does this policy cover any statutory obligations in respect of Employers Liability.
- **Due date for subscriptions is the 1<sup>st</sup> November each year**
- BWY members and teachers or speakers that are invited, travelling or attending an event arranged by the BWY are covered by **Personal Accident and Civil Liability Insurance**. However, BWY is not liable for loss of property, while any member of the public attends an event organised by our organisation.

### **Important:**

**The Liability Policy is written on a "claims made" basis, therefore any accident or occurrence that comes to your attention that could give rise to a claim MUST be reported immediately any delay might prejudice a claim. All Instructors should record incidents in an Accident Book at the time of occurrence.**

Perkins Slade Limited is Authorised and Regulated by the Financial Services Authority,

## CIVIL LIABILITY INSURANCE INCIDENT NOTIFICATION GUIDELINES

It is important that all incidents that may give rise to a claim are reported to us as soon as possible after the event. This will enable Insurers to carry investigations at an early stage whilst information relating to the claim remains fresh in the mind. This will also ensure that you are complying fully with your policy terms and conditions.

In order to achieve this, would ask that you notify us immediately of any incident that involves:-

- a fatal accident.
- an injury involving either referral to or actual hospital treatment.
- any allegations of libel/slander.
- any allegations of Professional Negligence i.e. arising out of tuition, coaching or advice given.
- any investigation under any child protection legislation.
- any circumstance involving damage to third party property.

An injury is defined as:-

- any head injury that requires medical treatment (Doctor or Hospital).
- any fracture other than to fingers, thumbs or toes.
- any amputation, dislocation of the shoulder, hip, knee or spine.
- loss of sight (whether temporary or permanent).
- any injury resulting from electrical shock or burn, leading to unconsciousness or requiring resuscitation or admittance to hospital for more than 24 hours.
- any other injury leading to hypothermia, heat induced illness or to unconsciousness which requires resuscitation or admittance to hospital for more than 24 hours.
- loss of consciousness caused by asphyxia or by exposure to a harmful substance or biological agent.

Please note the above list is not exhaustive and if you are unsure as to whether an incident should be reported, then please do not hesitate to contact Perkins Slade Claim Department for further advice.

**We would remind you that in NO circumstances should you admit liability or agree to pay for any damage caused as this may prejudice the position of Insurers and COULD result in the withdrawal of any indemnity.**

**Finally, please note that this is a liability policy where Insurers decide if negligence attaches to you. Therefore any payments you make to any third parties will not necessarily be reimbursed.**