



Special YTAA Insurance Bulletin

Exclusive discount for YTAA members



Your National Committee has compared many insurance policies from companies, big and small, in Australia and recommends the following minimum yoga teaching insurance cover for members:

- **\$10m Public Liability**
- **\$5m Professional Indemnity (malpractice), preferably \$10m**
- **An occurrence-based policy**

There are other important considerations, such as cover for student and locum teachers and cover for multiple modalities and coverage overseas. We recommend you obtain professional advice and carefully consider which insurance policy and company best meets your needs. However, we are delighted to announce that we have negotiated a special yoga teaching policy with **Insurance House**, which offers an additional discount for YTAA members only. Please see the comparison chart below (rates correct as at October 2008):

		Insurance House Tel: 1300 659626		OAMPS Tel: 1800 222 012	AON Tel: 02 9253 7000
Excess		Nil excess		Nil excess	Nil excess
Public Liability		\$10m included		\$10m included	\$10m included
Professional Indemnity		ACT/NT/VIC/WA	NSW/QLD		
	\$1 m	\$187.00	\$181.50	\$198	\$197
	\$2 m	\$217.25	\$210.38	\$225	\$226
	\$5 m	\$247.50	\$239.25	\$264	\$278
	\$10 m	\$308.00	\$297.00	\$313	\$324
\$20 m	On request	-	-	\$434	

Frequently asked Questions:

Are locums and student-teachers covered under my policy?

The Insurance House policy is unique in offering cover to qualified locums in your absence and cover for student-teachers even if you are not in the room, as long as they are under a structured program and are subject to review and assessment on a regular basis. *(Exact wording can be seen in their application form.)*

What about Public Liability, what's my excess if I make a claim?

Public Liability cover of \$10 million is included. There is NO excess on any claim.

Are they safe and reputable?

Insurance House are a strong regional broker since 1975 specialising in risk insurance for specialist health associations like the YTAA. Their Insurer is Lloyds of London

What about pre-natal classes?

There is no restriction on pre-natal yoga teaching

Am I covered if I teach overseas?

Jurisdictional cover has been extended from 'Australia only' to worldwide, excluding North America.

What about other modalities/natural therapies I practice?

The policy also provides insurance cover for many modalities of Natural Therapy practitioner under the one cheap policy. Check application for details.

How do I apply for the YTAA exclusive discount rate?

Call **Insurance House** on **1300 659626** and ask for the YTAA special application form or look for the special YTAA policy application form on their website at www.insurancehouse.com.au or on the YTAA website.

This bulletin does not constitute an endorsement of insurance House, or of the policy described. The information is provided as a service to members. You should obtain professional advice and carefully consider which insurance policy and company best meets your needs.