



## Insurance and Online Instruction FAQs

### **Does my policy cover online instruction?**

Yes, online instruction is included. While it's included at no additional cost, there is a mandatory requirement that an insured either collect waivers or collect fees to have the on-line coverage.

### **Does the policy cover live or pre-recorded classes?**

Yes, coverage for online instruction considers live and pre-recorded classes, as long as the requirement for a waiver or fee is satisfied.

### **If I collect waivers, do I have to collect fees?**

No, you are not required to collect fees if you collect waivers.

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No, you are not required to collect waivers if you collect fees.

### **What if I'm teaching free classes?**

You will be required to collect waivers even in the circumstances that your class is free of charge to those participating.

### **What if I'm teaching donation based classes?**

If a donation is required to participate in a class and is received, then no waiver is needed. If no donation is received, then a waiver should be completed.

### **What if I'm teaching family and friends?**

You will need to collect waivers.

### **Are there sample waivers?**

Yes, sample waivers are available upon request. Send your request to [yoga-questions@alliant.com](mailto:yoga-questions@alliant.com). Please work with your legal counsel to tailor samples for your unique services.

### **If I have a teacher policy and teach online from home, does this make me a home studio?**

No. As you are not having clients come to your home, you will not be considered a home studio.

### **What if I cannot collect waivers or fees?**

If you are unable to collect waivers or fees, you will not be covered for online instruction.

### **What if the studio I teach for is collecting waivers or fees?**

This will satisfy the policy requirement.

### **Can I share a waiver verbally during the online class or in the video?**

Yes. In order for this to be effective, you must clearly state that by continuing with the class or video, the viewer is agreeing to and accepting the terms of the waiver.

### **Do I have to collect a waiver from each student each class?**

No, one waiver from one student for multiple classes is okay.

### **Can I post on YouTube, Instagram, or Facebook Live?**

Our intent is not to restrict where you share your practice regardless of the medium (YouTube, Instagram, or Facebook Live). We want to ensure you are aware of policy requirements, and policy terms and conditions for coverage. For coverage to apply, you will be required to collect a waiver or fee from viewers. If you cannot collect a waiver or fee, we recommend that you share your waiver verbally during the online class or video. Please remember to be clear and concise about stating it to your audience; that by continuing with the class or video the viewer is agreeing to and accepting the terms of the waiver.

### **I'm not teaching, can I freeze or cancel my policy?**

You can cancel your policy, and a prorated premium will be returned to you. Remember, once coverage is cancelled, claims cannot be reported. If you'd like to cancel coverage, please email [yoga-questions@alliant.com](mailto:yoga-questions@alliant.com).

### **I'm not sure if I want to renew my policy for a full year, can I extend coverage?**

Yes, your policy can be extended for 30 days for a prorated premium. Please email [yoga-questions@alliant.com](mailto:yoga-questions@alliant.com) to find out more.