

Yoga Teacher Liability Insurance Comparison Chart - United States

	Alliant Insurance	Philadelphia Insurance	Yoga Journal	NACAMs/ Insurance Plus+	Next Insurance	BeYogi	ProSight Direct
General Liability (claims related to bodily injury, property damage, and business negligence)	Yes	Yes	Yes, but limited to slip and fall or fire, water damage. Doesn't include equipment or property damage	Yes	Yes	Yes	Yes
Professional Liability (errors and omissions) claims related to professional services (yoga teaching)	Yes	Yes	Yes	Yes	Yes, but it is built into the general liability limit	Yes	Yes
Policy Type	Claims Made (incident and claim happen during the policy period. Claims will be covered if policy is renewed). Automatic 90 day tail	Occurrence Based (incident and claim happen during the policy period. Claims covered if policy is not renewed)	Claims Made	Occurrence Based	Occurrence Based	Occurrence Based	Occurrence Based
Part Time	8 hours or less / week	5 hours or less / week	5 hours or less / week	10 hours or less / week	N/A	9 hours or less / week	N/A
1M/2M Premium	\$110 annually	N/A	N/A	N/A	N/A	N/A	N/A
2M/4M Premium	\$122 annually	\$125 annually	\$169 annually (\$54.99 YJ membership fee and \$115 for policy)	N/A	N/A	N/A	N/A
2M/3M Premium			N/A	\$159 annually	N/A	\$159 annually	N/A
Full Time	9 or more hours / week	6 or more hours / week	6 or more hours / week	Same as part-time	Same as part-time	10 or more hours / week	Same as part-time
1M/2M Premium	\$125 annually	N/A	N/A	N/A	N/A	N/A	\$162 annually
1M/3M Premium					\$168 annually	N/A	N/A
2M/4M Premium	\$146 annually	\$185 annually	\$224 annually (\$54.99 YJ fee and \$169.01 for policy)	N/A	\$192 annually	N/A	\$162 annually
2M/3M Premium			N/A	\$179 annually	N/A	\$179 annually, if you pay for two years up front, it's \$163 per year	N/A

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Online Instruction	Covered	Covered	Covered	Not Covered	Covered as long as materials are password protected and clients sign waiver	Covered	Covered
Kids	Covered	Covered	Covered	Covered	Covered, except anyone under 18 in your home	Covered	Covered
Hot Yoga	Covered	Covered	Covered	Covered	Covered	Covered	
Yoga Therapy	Covered	Covered	Covered	Covered	No, and no options to purchase	Covered	
Acro Yoga	Covered w/addtl. Premium	No, and no options to purchase	No, and no options to purchase	No, and no options to purchase	No, and no options to purchase	Covered	Covered
Suspension Yoga	Covered w/addtl. Premium	No, and no options to purchase	No, and no options to purchase	No, and no options to purchase	No, and no options to purchase	Not Covered	Covered
Aerial Yoga	Covered w/addtl. Premium	No, and no options to purchase	No, and no options to purchase	No, and no options to purchase	No, and no options to purchase	Not Covered	Covered
SUP Yoga	Covered w/addtl. Premium	No, and no options to purchase	No, and no options to purchase	No, and no options to purchase	No, and no options to purchase	Not Covered	
Thai Massage	Covered w/addtl. Premium	Some covered	Not covered but will obtain quote from another underwriter to provide a second policy	Covered	No, and no options to purchase	Covered, no additional premium	Not Covered
Massage Therapy	Covered w/addtl. Premium	Not covered	Same as above	Covered	No, and no options to purchase	Covered, no additional premium	Not Covered
Reiki	Covered w/addtl. Premium	Covered	Same as above	Covered	No, and no options to purchase	Not Covered	Not Covered
Ayurveda	Covered w/addtl. Premium	Covered	Same as above	Covered	No, and no options to purchase	Not Covered	Not Covered
Nation Wide Coverage	Covered	Covered in Continental US and up to 30-days outside the US	Covered	Covered	Covered, but if you move to a different state, have to cancel and repurchase policy	Covered	Covered

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Substitute Teacher for your Class	Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Coverage While Teaching Abroad	Yes, if claim is brought to US	Yes, if claim brought to the US	Yes, if claim brought to US	Not Covered	Not Covered	Not Covered	Yes, if claim is brought to US
Special Events and Yoga Retreats	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Sexual Misconduct	\$1,000,000 per occurrence/\$2,000,000 aggregate	\$1,000,000 per occurrence/\$2,000,000 aggregate	Subject to aggregate limits of the policy - 2M	Same as above	\$100K per person	Not Covered	
HIPPA	Covered	N/A	Covered	Not Covered	Not Covered	Not Covered	
High Tech Fines and Penalties	Covered	N/A	Covered	Covered	Covered	Covered	
Fire, Water, Legal Liability/Damage to Premises Rented by You	\$100K	\$100K	100K, Fire, water, legal covered. Not covered - damage to property. It will cover a teacher if they are sued. It won't cover damage to their equipment.	\$100K	\$100K	\$100K	Not Covered
Stolen Equipment Coverage	\$5,000 with \$500 Deductible	Not Covered	Not Covered	\$1K, \$250 Deductible	Not Covered	\$1K	
Medical Expense Payments	\$2,500 per person, \$50K aggregate	\$2,500 per person	50,000 per person	Information not available - agents didn't respond to this question	\$10K per person	\$10K per person	
Defendant Expense Benefits	\$500 per day	Covered	Yes, but no specific dollar amount	Same as above	Covered, only if verdict is not guilty and paid after the law suit	Not Covered	
Certification Disciplinary Proceedings	Covered	Covered	Yes, but no specific dollar amount	Same as above	Not Covered	Not Covered	
First Aid Expense	Covered	Covered	Covered	Same as above	Covered	Covered	
Products and Completed Operations	1M per claim/2M aggregate	1M per claim/2M aggregate	2M/4M	Same as above	N/A	N/A	

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Cancellation	Yes, refund remaining premium	Yes, refund remaining premium	Yes, refund on remaining premium. Membership fee not refundable	Information not available - agents didn't respond to this question	Can cancel at any time, and card will no longer be charged	No Cancellation	
Online Application	Yes	Yes	Yes	Yes	Yes	Yes	
Certificate of Insurance	Within 30 minutes after apply	Within 1 business day	Within 30 minutes after apply	Information not available	Within 30 minutes after apply	Within 30 minutes after apply	
Customer Service Line	Yes	Yes	Yes	Yes	Yes	Yes	
Additional Insureds	Yes, Unlimited No Charge	Yes, Unlimited	N/A	Information not available	Yes, Unlimited	\$10 per insured	
Online Renewal	Yes	Yes	Yes	Yes	Yes	Yes	
Underwriter	Lloyds of London	Philadelphia	Lloyds of London	Aspen Group	State National Insurance	Aspen Group	
A.M. Best Rating	A+	A++	A+	A Excellent	A	A Excellent	
Standards and Poor Rating	A Strong	A+	A Strong	A Strong		A Strong	
Years in Business	330	20	330	Founded in 2002	Founded in 1973	Founded in 2002	