

## **Attaching to and forming part of Policy Schedule Number: xxxxx/xx/xxxx/-**

### **Endorsement 83a – Online Tuition / Classes**

#### **Live Interaction Consultations, Treatments and Classes held in real-time with live interaction between instructor/therapist and student/client conducted electronically**

For the purposes of Skype or similar electronic consultations and/or classes Exclusion 10 (h) of the policy is hereby deleted and of no effect.

Cover is hereby extended to include Consultations, Treatments and Classes held in real-time with live interaction between instructor/therapist and student/client conducted electronically.

All other terms, conditions, exclusions and limitations in this policy remain unaltered.

#### **Non-Interactive Fitness Training, Yoga, Pilates, Tai Chi (Soft Form), Meditation and/or Mindfulness Classes/Instruction conducted electronically**

For the purposes of Online classes Exclusion 10 (h) of the policy is hereby deleted and of no effect.

Cover is hereby extended to include Non-Interactive Online Classes/Instruction conducted electronically subject to:

- Activities restricted to Fitness Training, Yoga, Pilates, Tai Chi (Soft Form), Meditation and/or Mindfulness only
- The application of a legal disclaimer stating that students' participation in the class is at their own risk
- The provision of Online Classes/Instruction is via a secure platform/medium that requires a personal ID and password enabled by the Insured. For the avoidance of doubt cover hereunder excludes any claims arising from and/or relating to YouTube posts or broadcasts (or via any other similar platform/medium) where the Insured cannot restrict access to specific students.
- The participating students are already registered with the Insured and are known to them, have received an initial assessment and have participated in at least one physical class already
- Online Classes/Instruction must be suitable to be taught remotely and the Insured at each session must proactively discuss and encourage the students to practice in a suitable environment and spacious area
- The Insured conducts no new movements or poses that they have not already witnessed their students perform in at least one physical class already
- The Insured's service contract stipulates that it is governed by English Law and the exclusive jurisdiction of the Courts of England and Wales
- Records of sessions are maintained in accordance with Condition Precedent 3 of the Policy Wording

All other terms, conditions, exclusions and limitations in this policy remain unaltered.