

Professional Liability CERTIFICATE OF INSURANCE

Incorporating Malpractice, Public & Products Liability

Arranged by DSC-Strand Limited
Swithins, Tilford Road, Farnham, Surrey GU9 8HU
Tel: 00 44 1252 735806 Email: enquires@wellbeinginsurance.co.uk

Policy Number:	13494/G15/YL-C/5
Insured:	Yoga Scotland - The Committee for the Time being of Yoga Scotland, Teacher and Student Teacher Members of Yoga Scotland

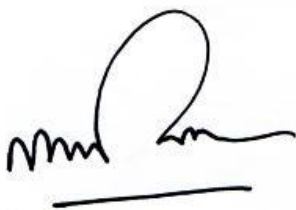
Insured's Business / Activities:
Yoga Scotland Instructor - includes all the usual yoga disciplines such as Postures (asana), Breathing Exercises (Pranayama), Relaxation (including Yoga Nidra), Meditation Techniques (including Mantra), Cleansing Practices (Kriyas) etc. Remedial Yoga, GP Referrals, Ante &/or Post Natal Yoga and Baby Yoga &/or Infant Massage and Children's Yoga all insofar as you are trained to teach it

Limit of Indemnity	£7,000,000 in all, including costs and expenses
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Period of Insurance	01/10/2019 to 30/09/2020 (both days inclusive)
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This Policy is issued in accordance with the authorisation granted under **Agreement Number: B1011AULDSC2019**

Signed on behalf of the Insurers



Authorised Signatory

Date :

27/09/2019

Attaching to and forming part of Policy Schedule Number: 13494/G15/YL-C/5 Yoga Scotland Instructor Endorsements

The following relevant endorsements apply only where classes/instruction are given in the subjects indicated.

Yoga for Children

Exclusion 28 of the Policy is deleted and replaced with the following:

Any claim or loss directly or indirectly arising from treatment or advice in connection with any under-aged person, which for the purposes of this exclusion is deemed to be a person, who at the time of any treatment or advice being carried out upon them has not attained the age of 16 years.

This exclusion will not apply if:

- a. the under-aged person's parent/s or guardian/s have consented to such therapy sessions and are present at all times whilst such therapy(ies) are being administered
- b. the treatment/session involves Yoga, Tai Chi, Dance, Exercise, Activity or Relaxation classes specifically arranged for under-aged persons
- c. unaccompanied young persons of 14 and 15 years have parental consent for attending Yoga, Tai Chi, Exercise, Activity or Relaxation classes and have provided this in writing to the Studio/Centre where the classes are held

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

Post Natal Yoga

Post Natal Yoga classes include physical movements as well as an opportunity for relaxation, stress re-education and relief for the **mother only**. Where the infant accompanies their Mother (parent) to these classes, the Mother (parent) will be wholly responsible for their own offspring. The Instructor will accept no liability for the children during this time.

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

Mother & Baby/Infant Yoga and/or Massage

Mother and Baby Yoga classes include gentle physical movements and/or light-touch massage applied by the mother/parent/guardian under the direction of the Instructor (Insured).

At all times the mother/parent/guardian will be wholly responsible for their own baby/infant. The instructor (Insured) will accept no liability for the baby/infant.

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

Mother & Baby Yoga and/or Infant Massage – Exclusion

Excluding claims arising from or relating to any exercise or instruction where the baby/infant is off the ground (unless whilst on the mother/parent/guardian who themselves are standing, sitting, kneeling or lying down). Notwithstanding the aforementioned this policy excludes any exercise or instruction where the baby/infant is in an inverted position where the baby is held head-down including being held by the ankles, legs or feet and with its body otherwise unsupported.

At all times the mother/parent/guardian will be wholly responsible for their own baby/infant. The instructor (Insured) will accept no liability for the baby/infant.

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

Student Yoga Teacher

CONDITION PRECEDENT 13 of the Policy is deleted and replaced with the following:

Where the member's training is ongoing, as a 'Student Teacher', their activities, as insured by this Policy, are restricted to the level reached in their training programme and their tutor's assessment.

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

Yoga Therapy/Remedial Yoga

Excluding Claims arising from or relating to professional sports persons.

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