

INSTRUCTOR INSURANCE



WHAT'S IT ALL ABOUT?

You have a duty of care to those around you.

Given the number of participants within the world of exercise, movement or dance throughout the year it is inevitable that from time to time someone may get hurt.

Many claims or incidents in the world of group exercise may not be of a significantly high value but even when you do not feel you are negligent each allegation has to be investigated and a defence is established and prepared where a defence is possible. This will trigger legal costs even if a defence is successful. There is always the potential that an incident could result in long term injuries, e.g. paraplegic, tetraplegic.

Thankfully claims of this type are less frequent but they do still occur with investigation, defence costs and the awards for such injuries are more likely to exceed **£5,000,000**. Where a serious injury is sustained or Death occurs, the Health and Safety Executive may also investigate.



TERMINOLOGY

WHAT IT ALL MEANS



INSURANCE

A contractual agreement where a company agrees to provide a guarantee of compensation for specific loss, illness, injury, damage or other in return for payment made on a specific premium.



PUBLIC LIABILITY

This insurance covers any costs for legal action and compensation claims that your participants may take out against you.



PROFESSIONAL LIABILITY

This insurance protects you from fronting the whole cost of your legal defence against any claim of negligence made against you.



PRODUCT LIABILITY

This insurance protects you from fronting the whole cost of your legal defence against any claim against you of personal injury or property damage, brought about by products you sell or supply.



PERSONAL PROPERTY

This insurance protects your personal items from loss or damage and helps cover the cost of replacing them.



PERSONAL ACCIDENT

This insurance provides compensation for injuries, disability or death caused by accidents. The money can go towards covering medical expenses, recovery methods and even rent.

Be careful what you say.

If you make a defamatory comment about one of your class participants or even another instructor, you could be in deep water. Whether this accidentally or intentionally circulates via social media, that instructor or participant has the right to make a claim against you. **Public liability insurance alone would not protect you!**

TOP THREE WEIRDEST INSURANCE CLAIMS

Whilst on their holiday in Devon, a couple claimed for damages after a herd of cattle



licked the paintwork on their car.

A very naughty squirrel



caused damage to a windscreen by throwing a nut from a tree overhead.

A claimant filed for damages after hail stones had damaged his car. When the insurers came to inspect the vehicle, the damage was not from the weather but from a



tiny hammer

that the claimant had taken to his car!

WHEN INSTRUCTORS WERE FOUND NEGLIGENT... DON'T BE LIKE THEM!



Dumbbell dropped on head of participant by personal trainer. Claimant awarded

£18,000.



Serious head/neck and back injury sustained during fitness session. Allegation of inadequate supervision and instruction.

The settlement was in excess of

£4,100,000.

Spinal injury resulted from inadequate instruction and supervision during teaching session. Claim awarded of

£5,400,000.




AVOID THE DRAMA AND KEEP YOURSELF COVERED



- ✓ **Keep your insurance policies up-to-date** and understand what they cover you for.
- ✓ If you teach specialist groups (e.g. cardiac rehab, fall prevention etc), **ensure you are covered** to do so – you may need to upgrade your premium.
- ✓ **Only teach classes that you are qualified in.** This may seem obvious but it's sometimes forgotten.
- ✓ **Ensure your qualifications are up-to-date** and take regular CPD to further your knowledge.
- ✓ **If in doubt, ask!** Ring your insurance provider to make sure you understand your cover and if you have any questions or queries. They will always be happy to help.

Remember, we're here to help.

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exercise move dance