

Coronavirus FAQs for instructors – edition published 16/06/2020

Overview

As the national governing body for group exercise, EMD UK are committed to ensuring group exercise instructors and participants are safe. As a group exercise instructor, you'll likely have a lot of questions about your classes and how to continue running your business during this period.

The following document aims to cover many of the main questions group exercise instructors will have and provide advice on how best to approach classes.

1) Can I teach outdoors?

As of Monday, 1 June, the UK Government has said that groups of up to six people from different households can meet up to exercise. This means outdoor group exercise classes, such as boot camps, can now run. Key points are:

- Six people includes the class instructor
- Social distancing measure of at least 2m must be adhered to

This guidance applies to England only at this time.

The need for hygiene is important –

- Ensure you have access to an alcohol-based hand sanitiser
- We recommend not using any equipment for your classes. If you do use equipment, ensure this is cleaned before and immediately after the class. Clients must not share equipment.
- We advise you contact your clients prior to the class to ask them to maintain Government recommended standards regarding hand washing best practice and using alcohol-based hand sanitiser.

As a group exercise instructor, you will need to check with your insurer that you are covered before you conduct any classes. Anyone with EMD UK insurance is covered. You will also need to check for permission from either the Local Authority or landowner.

We recommend that any instructor taking outdoor classes downloads our EMD UK Group Ex Support Pack which includes new risk assessments for outdoor classes and provides clear best practice guidance. This pack has been signed off by Sport England and the Department for Digital, Culture, Media and Sport.

2) Can I teach online?

Yes, you can.

Whilst delivering two-way live classes (you can see the participant and they can see you) was already included in your EMD UK insurance policy, we have now improved the cover for instructors to be able to deliver one-way delivery through both live and pre-recorded classes. Your duty of care will still apply and as you cannot get every participant to fill out a PAR-Q form prior to doing your class, please add a disclaimer that highlights this fact, they the participant still needs to take care. [Please view our online class guidelines here.](#)

3) What do I need to do?

Add the disclaimer to your delivery platform and ensure the participants agree to your statement of care. Let your class participants know that your classes are available now online should they wish to access them.

4) Is my insurance still valid if I continue to do classes following the recent EMD UK statement?

On 23/03/2020, the UK Government announced that people will now only leave their houses for essential trips. They will be permitted to leave their house once a day to do exercise, such as walking, running or riding a bike. This does not include indoor or outdoor group exercise classes. No instructor should be leading classes and they can now be fined for doing so.

However, your insurance will still cover you to teach classes online. This can be done via two-way video, one-way video, or pre-recorded material. You can find more information on delivering classes and the licenses needed [here.](#)

5) Am I covered if a participant has an accident during my online class?

If you have insurance from EMD UK, you will be covered. However, you should do a thorough health and safety talk at the beginning of the class to ensure everyone is exercising in a safe environment. If your class delivery is not live, then you should have every participant agree to your disclaimer. [View our online class guidelines here.](#)

6) Can we suspend/extend the existing policy?

We are in discussions with our insurer to consider all options from temporary suspension to extensions on renewal.

7) PPL fees:

Your PPL credits are bought on a per class basis so if you are not currently running classes then your PPL licences remain unused so can just be carried forward until you use them. We have confirmation from PPL that whilst their licences usually have a 12-month expiry period from date of purchase, given the current situation, that is now lifted and on expiry you need to tell us how many credits you have remaining unused and PPL will issue a credit to be used against future purchases.

8) PRS licences:

If you are using online delivery, check with the platform you are using to see if they hold a valid blanket licence. If they do not, then you need to purchase your own licence from PRS. We are in discussions with them to facilitate this for you as we currently do with PPL credits for our Members. Your PPL credits are still valid for online classes.

9) Music licenses explained:

PPL credits allow music to be used online as they do in community halls etc – usually paid for by the instructor unless the class is in a leisure centre in which case it is down to the venue. A PRS licence is for a venue to play copyrighted music (normal chart type music).

Online:

If your music is copyrighted, you need a sync license and a LOML.

If you are using license free music, no licenses are needed.

10) I rent a small studio space and my landlord is still pressing me for my rent. What can I do?

The government has announced that commercial tenants who cannot pay their rent because of coronavirus will be protected from eviction. No business will be forced out of their premises if they miss a payment in the next 3 months. However, commercial tenants will still be liable for the rent after this period. More details [here](#).

11) Is financial support available for my small business?

The Coronavirus Business Interruption Loan Scheme (CBILS) is a scheme which provides financial support to smaller businesses (SMEs) who are losing money through the COVID-19 pandemic.

The scheme has now been widened so more businesses can access it and will open on Monday 6th April.

The CBILS is operated by British Business Bank through a variety of accredited lenders, including high-street banks. Lenders will be able to approve up to £5 million per business as loans, overdrafts, and/or invoice finance.

Please note: the borrower will remain fully liable for the debt.

To be eligible for the scheme, your business must:

- Be based in the UK
- Have an annual turnover which does not exceed £45 million
- Have a viable borrowing proposal that would be considered by the lender outside of the current COVID-19 pandemic
- Self-certify that COVID-19 has adversely affected your business

You can find an [eligibility checklist here](#).

For full information and to check eligibility, visit the CBILS page on the [British Business Bank website here](#).

CBILS is not available for self-employed/freelance workers. For those workers, financial support information, via the self-employed income support scheme, can be found on the [Gov.uk website here](#) and below in question 11.

12) If my classes are cancelled, I have no income so how do I pay my bills?

On 26th March, the Chancellor announced the setup of the self-employed income support scheme. The outlines that workers net monthly earnings do not fall below "80 per cent of their monthly net earnings, averaged over the last three years, or £2500 per month, whichever is lower." You can find full information on what you're entitled to on [Gov.uk here](#).

13) EMD UK source of guidance:

All our statements follow the latest advice from the Government, the Chief Medical Officer and the Chief Science Officer. Their current advice is to stop all "non-essential" contact to help stop the spread of COVID-19.

There is a duty of care to both your class participants and you to try and not catch or spread the current virus. Your health is just as important as everyone else.

Whilst other statements may be issued from a variety of sources, we strongly advise to follow the official Government suggestions. For up to the minute information please check the [Gov.uk coronavirus webpage here](#).

To be clear, no instructor should currently be teaching any classes other than online.

ONGOING GENERAL ADVICE:

Symptoms and self-isolation

What are the symptoms of coronavirus?

Advice from the NHS states:

Anyone with symptoms should stay at home for at least 7 days.

If you live with other people, they should stay at home for at least 14 days, to avoid spreading the infection outside the home.

After 14 days, anyone you live with who does not have symptoms can return to their normal routine.

But, if anyone in your home gets symptoms, they should stay at home for 7 days from the day their symptoms start. Even if it means they're at home for longer than 14 days.

Symptoms are:

- a high temperature – you feel hot to touch on your chest or back
- a new, continuous cough – this means you've started coughing repeatedly

If you live with someone who is 70 or over, has a long-term condition, is pregnant or has a weakened immune system, try to find somewhere else for them to stay for 14 days.

If you have to stay at home together, try to keep away from each other as much as possible.

Do not go to a GP surgery, pharmacy or hospital. You do not need to contact 111 to tell them you're staying at home. Testing for coronavirus is not needed if you're staying at home.¹

What is self-isolation?

Self-isolation is a period where you remain at your house to stop the spread of coronavirus. Advice from the NHS states:

- try to keep at least 2 metres (3 steps) from other people in your home, particularly older people or those with long-term health conditions
- ask friends and family and delivery services to deliver things like food shopping and medicines – but avoid contact with them
- sleep alone if possible
- regularly wash your hands with soap and warm water for at least 20 seconds
- try to stay away from older people and those with long-term health conditions
- drink plenty of water and take everyday painkillers, such as paracetamol, to help with your symptoms

Do not:

- have visitors
- do not leave the house, for example to go for a walk, to school or public places.

Where can I get current information?

It is your responsibility to keep yourself up to date with advice on best practice. You can get current guidance from:

- [NHS.uk](https://www.nhs.uk)
- [Gov.uk](https://www.gov.uk)

How should people pay for the class?

You will need to research which option is best for you. Some options include:

- Getting money transferred straight into your bank account
- [PayPal](https://www.paypal.com)
- Online events platforms, such as [Eventbrite](https://www.eventbrite.co.uk) or [Book That In](https://www.bookthatin.co.uk)

Business expenses

Can I claim Zoom and booking platforms on expenses?

Yes. Any legitimate business expense can be claimed back. This includes your booking platform, Zoom account and other expenses incurred due to coronavirus.

¹ Information correct as of 17/03/2020 from NHS.uk
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