

## EMD UK Membership with Insurance FAQs

**Q: What is covered in the policy?**

A: £10m Public Liability, £10m Professional Liability, £10m Product Liability. £2,500 equipment cover. Loss of earnings and Personal accident cover.

**Q: Does EMD UK Insurance cover for online classes?**

A: Yes, all our membership packages include insurance cover for teaching online classes, this includes one-way or two-way video streaming, including pre-recorded. There is no upper limit for the number of participants you can have in your online class.

**Q: How many participants can I teach in live classes?**

A: There is no upper limit on the amount of participants you can have in your live sessions but you must be able to maintain a high duty of care and ensure you are adhering to the venue's risk assessments.

**Q: Will I be insured if participants bring their baby to the class?**

A: Unless your class is a parent and toddler class, you will not be covered.

**Q: Am I covered to teach children?**

A: The insurance covers all from age 16 upwards, to teach children under this age, you must have specific training for teaching children to be covered.

**Q: Does EMD UK membership packages include cover for outdoor classes?**

A: Yes, all our membership packages include insurance cover for teaching classes outside.

**Q: Does EMD UK insurance offer cover for COVID 19/communicable disease?**

A: Yes, there is an exclusion for COVID 19 and other communicable diseases but, your insurance will cover you up to £5,000,000 in respect allegations of negligence /claims arising from COVID / communicable diseases.

**Q: I live outside of the UK, do your membership packages include insurance cover if I am not a UK resident?**

A: No, all instructors must reside in the UK.

**Q: I am a UK resident, but will I be covered to teach abroad?**

A: Yes, all our membership packages cover instructors to teach abroad if on a non-permanent basis, as well as teaching participants who do not reside in the UK.

**Q: I have instructor insurance through my work but would still like to become a member of EMD UK?**

A: We sell a membership only package which is our Affiliate package. You will still get a number of great benefits, discounts and support just not the full suite of benefits and insurance cover that comes with our other membership packages.

**Q: How do I purchase my Membership package?**

A: All our Membership Packages can be purchased on our website [here](#).