Flexible Coverage for Bendy Business Owners

written by CPH Insurance | July 20, 2016

Choosing to teach the fundamentals of Yoga is more than just an economic decision. While the principles of this peaceful practice lead down the path to spiritual and financial achievement, instructors are often so focused on aligning their energy that they fail to realize how easily one incident can topple their delicate endeavor.

Why Do I Need Liability Insurance for my Yoga Business?

Whether an instructor is teaching basics on the beach for impromptu posers, or running several studios with multiple employees, an injury or other claim by a client could lead to the wrong kind of Yoga retreat. The many poses and positions that Yoga students learn can release tension in both body and mind, but when performed incorrectly, whether due to teacher or student error, injuries can occur, and for a seemingly safe exercise, these injuries can be extremely painful and long-lasting. Common injuries include muscle, joint, back, and neck injuries, as well as broken and bruised bones. These injuries can occur due to poor supervision, improper technique or training, overtraining, or due to a lack of proper warmup/cool down exercises.

If a student ever becomes injured practicing improper technique based on an instructor's recommendation, the costs of their medical coverage, lost wages, and other expenses could be included in a civil claim against any business. Likewise, a client who believes they have been physically or sexually harassed by an instructor during a yoga class or private session could file a lawsuit against their business. In any circumstance where a business could be considered liable for the suffering of a student, there is bound to be a mountain of legal expenses, settlement costs, and soiled reputation. Worse, the lasting effects of such a claim can put a huge damper on a business' success.

What to do NOW

Having professional liability insurance that is specifically written for Yoga instructors can often mean the difference between financial ruin and clear karma. Consider the right policy like a safety net, to catch any possible pitfalls before they drag a business down with them.

Start by securing liability insurance, and make sure to use a reputable company that is familiar with the specific needs of yoga instructors. One of the best resources on the web for helping to find the coverage a Yoga instructor needs is the CPH & Associates website, which also includes helpful blog entries for WellFit professionals.

Some other things that can be done to protect instructors and their students are:

- Always asking students about physical limitations prior to instruction, including any past injuries

they have suffered.
- Always respect student’s limitations and recommend appropriate changes in their routine when issues arise.
- Communicate mindfully with students, because many lawsuits can be exacerbated by the drama that arises in the heat of the moment. Always remain calm and collected in the event that a client is injured or claimed they have suffered at the hands of your business. Namaste!

In short, translating mindfulness and patience from ones Yoga practice to their business practice, while ensuring proper protection is in place, a Yoga instructor will breathe a little easier knowing that they are prepared for whatever happens.