

# The Exposure of Cyber Coaching on the internet to liability

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Cyber coaching is a new way of both doing business and providing a necessary service to the public in the 21<sup>st</sup> century, and it does come with some requirements for the practitioner; for one, [professional liability insurance](#), which is necessary in the event a patient threatens to sue, claiming your level of coaching was somehow not what it should have been.

Even though the world of internet coaching seems limitless, you are still bound to professional ethics, the same as would apply if you were coaching one on one, in person, in a professional office building. The world of cyber communication can make everything seem more relaxed – we tend to reveal more of ourselves online than in person – but the fact is, online coaches are still bound to the same set of rules as the rest of their peers.

Professional coaches should possess liability policies, which are written just for the coaching profession. Most institutions that hire coaches now require them to possess professional liability insurance. When you agree to provide a service and the patient expects certain services based on that agreement, liability insurance provides a cushion should someone accuse you of not living up to that arrangement.

As the coaching profession grows, the risks and liabilities grow as well and can match those found in professions such as law and medicine. Cyber coaching opens the door to many liabilities due to the fact that you don't get face time to read the patient's body language during the session or hear the words coming from their mouth should they become dangerous to society or to themselves.

Anyone who offers services as a professional coach, whether online or in person, needs to consider professional liability insurance, also known as malpractice insurance or "errors & omissions" insurance to cover the services you provide.

While you may never have to utilize it, you can rest a bit easier as you build your practice and sharpen your professional skills by having professional liability insurance. Whether doing your business online or in person, you always need to be covered should an incident arise: Despite the invisible existence of cyberspace, the lawsuit you could incur is nonetheless very real.