



SCHEDULE

Policy Number: ZUR_YAPY/22/04/362

- | | |
|---------------------------|---|
| 1. INSURED: | Yoga Alliance Professionals and its paid members |
| 2. ADDRESS: | c/o 10/2 Beaverhall Road, Edinburgh EH7 4JE |
| 3. ACTIVITIES: | Registered Yoga and/or Meditation teaching |
| 4. PERIOD OF INSURANCE: | As per Yoga Alliance Professionals membership start and end dates (both dates inclusive) |
| 5. POLICY FORM REFERENCE: | ZCX513AA |
| 6. NOTICE OF CLAIM TO: | Balens Ltd, Bridge House, Portland Road, Malvern, Worc. WR14 2TA
Helpline: 01684 893 006 |

Important: See Policy Wording for Definitions, Conditions and Exclusions

Devised & arranged by BALENS and underwritten by Zurich Insurance Company Ltd in accordance with the authority granted

SECTION A – PROFESSIONAL LIABILITY & MALPRACTICE

Operative

Policy Cover

Claims made in relation to the Insured's Practice or Business as per proposal or declaration submitted, or as otherwise advised in respect of work performed prior to the expiry date of the policy and subject to policy terms and conditions.

(A1) Breach of Professional Duty; Malpractice; Professional Indemnity; Good Samaritan Acts and First Aid.

(A2) Public Liability.

(A3) Products Liability. Various other extensions to apply as per policy document.

Premium

Paid for by Yoga Alliance Professionals inclusive of Insurance Premium Tax

Retrospective Cover

Unlimited cover for previously insured work performed as per extension 4 & 4a in the policy wording.

Conditions

Amendment of Territorial Limits Definition

The following part c) is added to the definition of Territorial Limits for Section A1 – Professional Liability and Section A2 – Public Liability:

c) anywhere in the world in respect of any consultations and video media delivered over the internet in connection with the business PROVIDED ALWAYS THAT notwithstanding anything contained herein to the contrary the limit of indemnity in respect of any claims arising from such consultations and videos delivered to persons residing in the United States of America or Canada shall be inclusive of all legal costs awarded to any claimant or incurred in the defence of any claim that is contested by us or with our consent.

Limit of Indemnity – per member

Section A1 Professional Liability: £6,000,000

And

Section A2 Public Liability: £6,000,000

Any one claim per section of cover and unlimited number of claims during the period of insurance. In addition to the limit of indemnity the insurer will pay costs and expenses.

Section A3 Products Liability: £6,000,000

For the aggregate of all claims during the period of insurance. In addition to the limit of indemnity the insurer will pay costs and expenses.

Excess

Nil

SECTION B – PERSONAL ACCIDENT**Not Operative****Premium**

Premium: **£0.00**
Insurance Premium Tax: **£0.00**
Total: **£0.00**

ITEM	DESCRIPTION	BENEFIT LIMIT
B1.	Death	£25,000
B2.	Loss of limb (one or more)	£25,000
B3.	Loss of Sight	£25,000
B4.	Total loss of hearing (in both ears) or total loss of speech	£25,000
B5.	Total loss of hearing in one ear	£25,000
B6.	Permanent total disablement	£25,000
B7.	Permanent partial disablement (as specified in the Policy Wording)	Up to £25,000

SECTION C – BUSINESS EQUIPMENT ‘ALL RISKS’**Not Operative**

- **Sum Insured:** Not Insured
- **Excess:** £100 per claim

Premium

Premium: **£**
Insurance Premium Tax: **£**
Total: **£**

Signed on behalf of INSURERS: *J. Balen*

Date: 31 March 2023



Yoga Alliance Professionals

DAS COMMERCIAL LEGAL PROTECTION PACKAGE

Devised & arranged by BALENS and underwritten by DAS Legal Expenses Insurance Company Limited, who provide the legal protection insurance under your policy.

The legal advice service is provided by DAS Law Limited and/or a preferred law firm on behalf of DAS.

SCHEDULE OF INSURANCE POLICY NUMBER TS5/3536365

The Insured:	Yoga Alliance Professionals and its paid members	
Postal Address:	c/o 10/2 Beaverhall Road, Edinburgh EH7 4JE	
Limit of liability:	£100,000 per member, for all claims resulting from one or more event arising at the same time or from the same originating cause	
Policy Cover:	Pre-disciplinary Hearings cover	Insured
	Disciplinary Hearings cover	Insured
	Legal Defence	Insured
	Tax protection	Insured
	Statutory licence appeal	Insured
	Tax Protection and Advice and Assistance Helplines, consisting of: Euro Law Legal Advice, Tax Advice and Counselling. To contact DAS for the services (except Counselling), phone DAS on 0344 893 6911. To contact the Counselling helpline, phone DAS on 0344 893 9012.	
Business Description:	Registered Yoga and/or Meditation teachers	
Excess:	nil	
Period of Cover:	As per Yoga Alliance Professionals membership start and end dates (both dates inclusive)	
Premium:	Paid for by Yoga Alliance Professionals inclusive of Insurance Premium Tax	
Notice of Claim to:	Balens Limited, Bridge House, Portland Road, Malvern, Worcester WR14 2TA	

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113).

Certificate issued in Malvern, 31 March 2023 by BALENS

Signed: 

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