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*risk management tips for protecting your livelihood: your studio.*

**R**When Ron and Ann Weikers first took over YogaBalance in Manchester, New Hampshire, one of the first things they did was look over the studio’s contracts and [expenses](#), including those related to insurance.

“We investigated the only three yoga insurance brokers at that time, and were very pleased with Sports & Fitness Insurance based on their price, customer service and responsiveness,” said Ron. “The Sports & Fitness team gladly explained all aspects of risk management and yoga insurance coverage when we first enrolled, and they have been very responsive to our questions over the years.”

According to Ron, the Sports & Fitness Insurance team explained yoga studios can mitigate risk by paying close attention to three key areas: potential injury to clients, potential injury to teachers, and potential property damage.

Potential injury to clients:

- Require each client to sign a well-crafted release prior to their first class.
- Instruct teachers to use physical adjustments only when necessary.
- Do not allow massage or other physical therapists to operate out of the studio.
- Obtain commercial general liability coverage.

Potential injury to [teachers](#):

- Require each teacher to sign a contract that releases the studio from liability for teacher injuries.

- Obtain workers compensation insurance.

Potential property damage:

- Obtain first-party property insurance to cover damage and loss of our rented premises and owned property.
- Obtain property insurance that covers damage to the building itself.

Ron explained that with each area, it is best to heed the advice of your insurance broker in regards to coverage and ways to reduce risk. “Also, always consult with your broker before changing any aspect of your business that may create some sort of additional liability, such as offering off-site corporate classes, massage or onsite child care,” he said. “In some cases, you may not pay an additional premium for additional insurance coverage, but in all cases not having coverage could mean the demise of the business into which you have invested years of blood, sweat, tears and money.”

Fortunately, Jennifer Urmston Lowe, a national account manager at Sports & Fitness Insurance, explained that in general, yoga studios have a low number of claims. “Yoga studios are very well run,” she said. “But as with any small business, a studio owner’s livelihood is at stake if there’s a claim. So it’s important to make sure you have the right coverage and enough coverage to protect your business and your livelihood.”

Lowe explained she advises studio owners to be on the lookout for slip and fall risks, especially during hot yoga classes, when excessive sweat can pool on floors or mats. In addition, she explained to pay close attention to your waivers, being sure to work with an attorney in your state that’s familiar with its individual laws. “In every state it’s important to make sure your waiver is appropriate, because the correct wording in the waiver can really help if a claim ever goes to court,” she said.

Lowe added educating staff on safety is key. “Having a written safety plan, or a written risk control plan, that you share with your staff is incredibly important to making sure that staff are on the same page as to what is and what isn’t appropriate,” she said. “A written plan is the best way to make sure you’ve communicated the same way to every new hire.”

According to Ron, owners should discuss safety issues with staff in several ways:

- 1 In a “policies and procedures” document that should be given to each new teacher along with their teaching contract.
- 2 During teachers’ meetings, which should occur at least once per year.
- 3 Speaking with teachers after attending their classes and observing any risks of injury or damage.
- 4 By inviting teachers to recommend changes to studio procedures, and to report potential hazards.

“We would not want to create a tense atmosphere for teachers whose mission is to imbue their students with peace and tranquility,” added Ron. “So, as long as teachers abide by their basic training and use common sense, then the studio culture should focus on providing students with the [ultimate yoga experience](#).”

By following these risk management tips, you can ensure your teachers and students are provided with a safe environment in which to practice yoga.

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