
Accidents happen—get yoga teacher insurance

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It can seem rather counterintuitive that a professional yoga instructor would need yoga insurance. It is hard to imagine a professional yoga teacher ever being to blame for one of his or her client's physical ailments or injuries and requiring the coverage and protection of yoga teacher liability insurance.

However, just because healing professionals such as yoga teachers do not set out to cause any harm to their clients, that does not mean that no harm ever does come to those clients. This is where the phrase "accidents happen" is so very appropriate, because there are certain scenarios and incidents one would never expect nor predict—usually called accidents. Such accidents, when they affect or happen within the relationship between yoga teacher and client, could lead to a client suing the yoga teacher for damage or injury. In turn, this leads to the need for yoga liability insurance.

One of the main reason professional yoga teacher make sure to secure yoga liability insurance—besides the fact that this kind of insurance may be a legal requirement in order to practice—is for the protection against what are known as general liability claims. In addition to the general liability coverage, there are other forms of protection you will get with the right yoga liability insurance. The other two key pieces to a solid yoga instructor liability insurance policy are malpractice or professional liability insurance and product liability insurance.

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