

## TEACHERS/INSTRUCTORS INSURANCE ALTERNATIVES

If you are teaching publicly, part of the risk management is to have insurance. The information presented below is for the interest of members. Remember that all insurers require you to comply with their specified conditions so that statistically they will make a profit. If you are non-compliant, you may not be protected even if you paid your premium. Also, no insurance will protect you for illegal activities.

TCAA provides the information below for you to make your own decision about whether any of these insurance fits your circumstances. TCAA's information is not to be construed as legal advice. Remember - your insurance is a matter between yourself and the insurer; TCAA is not a party to the actual contract.

### **AKWF/KWA negotiated Group insurance for NCAS accredited instructors**

#### **Eligibility:**

NCAS accredited instructors through KWA/MAIA.

The accreditation is gained by training conducted by MAIA/KWA.

Get on the KWA website to get accredited. The accreditation training will provide you with information to get insured.

#### **Constraints:**

You are not limited to one training location.

Does not restrict you to "non-contact".

"No-Harm" must of course be maintained.

### **Insurance for those teaching Tai Chi as a NATURAL THERAPY**

TCAA has a standing relationship with Arthur J. Gallagher (formerly OAMPS Insurance Brokers Limited) for TCAA members who teach Tai Chi as a health-promotion activity to propose to be insured under their "Natural therapies insurance" scheme, **ie ENTIRELY FOR HEALTH and non competitive contact.**

#### **Eligibility**

You need to be a financial TCAA member.

#### **Constraints**

For health and non competitive contact.

#### **Here's info from AJG (July 2015):**

##### **How do you get started?**

Download a copy of our [Proposal form by clicking here](#) and going to the downloads tab to obtain a form. Once you have completed the form, hit the 'Submit' button on the last page and this will generate an email to [specialtyrisks@ajg.com.au](mailto:specialtyrisks@ajg.com.au), send the email to us and we will finalise your documents and email them to you. *(if the submit function does not work for you, simply save the PDF to your computer and email it directly to us)*

If you would prefer you can also fax or post your documents to our office, our contact details are as below:

Fax: [1800 000 472](tel:1800000472)

Post: Arthur J. Gallagher, PO Box 852, East Melbourne VIC 8002

The approximate Annual Premium cost of insurance would be as follows:

Public Liability & Products Liability including Professional Indemnity

\$10,000,000 & \$1,000,000      \$221

\$10,000,000 & \$2,000,000      \$248

\$10,000,000 & \$5,000,000      \$288

\$10,000,000 & \$10,000,000      \$337

\$20,000,000 & \$1,000,000	\$261
\$20,000,000 & \$2,000,000	\$278
\$20,000,000 & \$5,000,000	\$328
\$20,000,000 & \$10,000,000	\$377

*(These figures are based on an **individual policy only** and are indicative depending on initial policy duration and stamp duties.)*

**Important Information:**

- You must be with an accredited Association to be eligible for our policies
- Your policy will be effective the date we receive the proposal form provided all the information we require is available or on the date you have selected. It can take up to 3-5 working days to process your application.
- Proposal forms are only valid for 30 days, policies cannot be back dated to before they are received by the Specialty Risks Team or have a start date over 30 days from when its received.
- If you add beauty modalities, general property, legal power, retrospective cover or multiple practitioners the premiums will increased
- The rates above do not apply to Pty Ltd companies

If you have any further queries please don't hesitate to contact our office anytime on [1800 222 012](tel:1800222012).