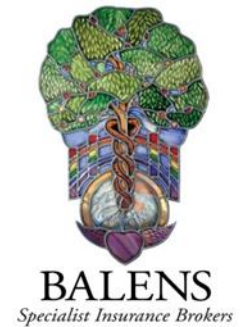


# Do You Treat & Teach or Do You Need A Training School Policy?



By David Balen, Chairman of Balens, Specialist Insurance Brokers

*There has been some confusion in the past about the cover afforded to those of you who teach or run schools. The purpose of this article is to hopefully bring some clarity on this subject.*

## What does my Balens Professional Liability Policy cover?

With your Balens Professional Liability Policy (unlike other competitor schemes) you do not pay extra for your work as a teacher. If you provide training or workshops, seminars etc. that offer a **Certificate of Attendance**, (not a certificate of competency, or practitioner qualification), then our standard individual policy provides cover and allows individual tutors to teach the therapies that they are qualified in.

A Training Extension can be offered to individual practitioners who offer courses with a **Certificate of Competency** – this will cover a turnover of up to £20,000 per annum and / or 40 students, including issuing of certification.



If you are delivering training that provides a practitioner qualification, you would normally be deemed to be described as a training establishment and require additional cover. In addition, our Professional Liability cover excludes any management or proprietorship of the training establishment or college. If a claim were to be made against the college due to an action made by the individual tutor, then the college would not be covered unless a separate Training School policy has been taken out.

## Why do I need Training School cover?

If the tutor or trainer intends to issue practitioner qualification certificates, they will generally speaking require a training school policy (to cover errors and omissions etc.), in addition to their own individual Professional Liability cover.



If the tutor or trainer is giving a course, but a different organisation is examining the students, then extra cover will still be required, as the public may perceive the college/training establishment as the responsible party for the individual tutor and therefore aim their claim at them.

It is also the perception of the public which could determine whether someone would sue or not - did they believe they were paying you for a course that would lead to a qualification, even if you taught it and another organisation examined and passed or failed people?

## What cover do my students personally require?

A common misunderstanding is that a school's policy covers the students in whatever situation. If the policyholder is not the student, but named as the college, the college is covered if they are sued for the activity of the students, but the students themselves have no defence if they are personally named and sued in a legal action.

Balens offer Student Case Study cover in the name of the students themselves, for most therapies, and this should ideally be taken out by the students for their personal protection. It is required that students have ongoing supervision of their work by phone, in situ or by meetings to comply with policy conditions. They are allowed to charge minor expenses for this, (but not usual full fee of a qualified practitioner) if the tutor says they are ready, but must make it clear to any persons treated that they are a student.



Anyone involved in training that is not sure which category they fall into should send details of the course, e.g., maximum numbers per class, approximate annual numbers, details of other teachers involved and the brief details of the course to [info@balens.co.uk](mailto:info@balens.co.uk) and we will happily assist further.

**Balens** are a *Specialist Insurance Broker* for Health, Well-being, Fitness and Beauty Professionals. Further articles and information regarding insurance and risk management may be found on Balens website at [www.balens.co.uk](http://www.balens.co.uk)