

*Most policies are only
\$750.00 a year.*

Lackner McLennan is pleased to bring you an exclusive Professional Liability and business owners Insurance program.



We have been providing professional liability to alternative healthcare practitioners for over 15 years. We understand the importance of providing you with quality insurance at affordable prices.

Your policy includes:

- ? **Professional Liability** on an “Occurrence” form for long-term protection.
- ? **Commercial General Liability (CGL)** which is a must for any independent practitioner. *(CGL claims include losses from someone slipping on your sidewalk.)*

“did you know that 60% of all the claims we see are not for Professional Liability but for Commercial General Liability?”

- ? **Tenants Legal Liability** if you rent or lease space.
- ? **Legal Expense** reimbursement for abuse claims. *(Even though over 50% of the abuse claims that we see are fraudulent, you will have this protection if you need it.)*
- ? **Contents and Business Interruption**

Please take a few minutes to contact our office at 1-800-256-2525 ext 305 or log onto our web site at www.lmicanada/yoga to get more information.

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Kitchener, ON N2H 2P5
Phone: 1-877-768-2262
Fax: 1-519-579-1151
Email: helpdesk@lmicanada.com



Can it happen to you?

Lackner McLennan insures over 10,000 alternative health care practitioners in Canada. We have the experience to know claims do happen. It could be a slip and fall outside your studio or an injury to a student during a class.

Let the experts at Lackner McLennan protect you from the unexpected. With a policy for Professional and General Liability you will have all the coverage you need.

**EXCLUSIVE
INSURANCE
FOR YOGA
STUDIOS**

Presented by:
Lackner McLennan Insurance



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For centuries yoga has been a much needed escape for those individuals that have discovered it's potential. More and more people are stepping out of their hectic lifestyle for a few hours of quiet contemplation and relaxation.

As your business evolves and as your staff grow and change you will have an increasing need to protect not only your clients but you as the business owner.

With this in mind we have developed a program that offers a comprehensive list of coverages.

This policy provides full professional liability for the owner(s) of the studio in the event of a claim caused by an employee. We also understand that the business relationship with employees can change. You may have regular employees, subcontractors, commissioned employees or even relatives. We cover all of these types of employees as well as the owner, the business entity (if Limited or Incorporated), partners and all management.



We understand the unique culture of a yoga studio and the associated hazards of running this type of business. Through our extensive research we have created a special program, providing comprehensive coverage under a single policy.

Professional Liability is the cornerstone of our program. This coverage is written on an "Occurrence Form" to give you lifetime protection for claims made against you. This coverage has also been extended to include "Owners Protective Professional Liability" and will insure the studio, its owners, employees, subcontractors and volunteers.

Commercial General Liability is the most common form of liability and accounts for the majority of liability claims. Even if a client falls and is injured on the property that you rent you may be held accountable.

Business Interruption is a necessity. In the event of even the smallest fire a studio could be shut down for days or weeks. This coverage will provide for your ongoing expenses as well as lost income.



Contents (and building) coverage can climb into the thousands for a small studio. Adequate coverage to protect your investment is essential.

Program Extensions are well designed to add additional coverage to round out your program.

Call Gail at 1-800-265-2625 ext. 305

Committed to insuring your world

