

## **YOGA STUDIO RISK MANAGEMENT CHECKLIST**

There are a few things you can do to prevent or limit claims against you. We have listed a number of them below. These items are, in most cases, common sense practices and procedures that can help both you and your insurer. In fact, your insurer may require that you take such steps in order to obtain or maintain your insurance coverage.

1. If you have independent contractors on your premises, including yoga instructors, instructors in other disciplines (dance, gymnastics, etc.), workmen, or maintenance personnel, make sure they have and maintain their own insurance coverage for their work and whatever else they do onsite. Obtain a “certificate of insurance” and require them to notify you, or have their insurer be required to notify you, if their insurance coverage expires or is cancelled for any reason. If their insurance is in force, then responsibility for any accident or event caused by the independent contractor will be handled by their insurance carrier and any payments by their insurer will not be on your insurance record.
2. Make sure that you require your students, as well as any other persons using your facilities, to sign a waiver of liability that has been prepared, or at least reviewed, by legal counsel in your area for validity and enforceability in your state. The effectiveness of these waivers can vary from state to state, therefore, it is best to obtain a legal opinion as to how much they will protect you. You may be able to obtain samples or templates from your Yoga association. In addition, have the waivers reviewed on a periodic basis, as state laws can change.
3. Check and verify the credentials of your instructors, whether they are employees or independent contractors. Are they properly qualified and do they have appropriate licenses, certifications, etc.? You could be held responsible if you allow unqualified persons to use your studio for instruction if you did not attempt to determine if they are adequately qualified. Also, periodically confirm with these instructors to ensure they have maintained their licensed or certified status.
4. If you are making changes or additions to your facilities, make sure that they are compliant with applicable building, safety, and sanitary codes. If the work is being done by outside contractors, require that the contractors obtain the correct code compliance certifications and reviews.
5. Check your premises, practices, and procedures periodically for health and safety considerations. Do you have a posted notice regarding what to do in emergencies and properly marked exits? Do you advise your instructors about these practices and procedures? Do you require them to advise and warn students?