



**BALENS**  
*Specialist Insurance Brokers*

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

*By David Balen, Managing Director, Balens*

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 present membership cover?**

With your BABTAC Membership (unlike other competitor schemes) you do not pay extra for your work as a teacher. Your policy allows individual tutors to teach the therapies that they are qualified in. However, this 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 BABTAC extension policy has been taken out.

### **I am delivering short courses, what cover do I need?**

Our BABTAC corporate Training Extension is very reasonably priced and gives proper protection for your school. It starts at £190.01 per year modestly increasing above that premium based on how many teachers and students you have and what turnover your school has.

The £190.01 premium covers you for 3 teachers and 250 students per year and is offered mainly for short courses (less than 7 days). For longer courses and for the larger training establishment cover is also available. For more information on this please contact [sca@babtac.com](mailto:sca@babtac.com)

### **Why do I need this 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.) as well as their own individual cover. If the certificates being issued are to confirm **attendance only**, then no additional cover is needed.

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

### **What cover do my students personally require?**

A common misunderstanding is that a schools 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.

BABTAC Student Case Study cover in the name of the students themselves should therefore be taken out for their personal protection. This is all included in the BABTAC student membership for £24.00. 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 (but not usual full fee of a qualified practitioner) for this 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 students involved, e.g., maximum per class and approximate annual numbers, details of other teachers involved and the brief details of the course, and we will happily advise further.