



# Teacher Insurance update

Gallagher Insurance Services, is the trusted professional insurance partner with the Imperial Society of Teachers of Dancing. Due to the effects of COVID-19, Gallagher have experienced a high volume of queries from teachers who are concerned about their businesses and want to carry on to teach and support their students in a safe environment.

Many have asked about the option of conducting 'Outdoor Classes'. The dedicated dance team at Gallagher have collaborated with the insurers to bring an extra level of cover to members.

**Gallagher will agree to provide liability cover for any dance teacher instructing an outdoor class if they are teaching any of the following activities:**

Argentine tango	Disco/Freestyle, Latin	Paso Doble	Theatre Craft
Ballet	American, Modern	Performing Arts	Theatre Dance –
Belly Dancing (over 16 only)	Ballroom	Quickstep	Cecchetti Classical
Body Conditioning	Foxtrot	Rock n Roll	Ballet, Classical Greek,
Boys Ballet	Freestyle	Rumba	Imperial Classical
Cha Cha	Greek	Salsa	Ballet, Modern
Creative & Contemporary	Jive	Samba	Theatre, National,
Dance Exercise	Line Dancing	Sequence	Classical Indian
Dance to Your Own Tune Ballet	Lyrical	Speech & Drama	– Bharatanatyam,
Dance Sport – Classical Sequence,	Modern	Street Dance	Classical Indian –
	Modern Jazz	Tango	Kathak, Tap
	Musical Theatre	Tap	Viennese Waltz
	National		Waltz
			West End jazz

**Cover for Public Liability will extend to the limit shown on their policy schedule.**

**There are requirements that the member must meet for their cover to be extended. These are:**

1. Outdoor classes are subject to the same safeguarding rules in place for all events and classes.
2. The latest Government Guidance must be adhered to at all times, including, but not limited to guidelines in respect of social distancing.
3. Members must comply with all regulations imposed by any competent authority and must take reasonable precautions to prevent or minimise accident, injury, loss or damage and that an adequate health and safety briefing is given to all participants at the start of each class.
4. Before teaching begins we would expect the policyholder to reasonably consider the following:
  - (i) the area and surroundings, where instruction will take place is deemed suitable without there being any obvious risk of injury to themselves, to others, or risk of any damage to surrounding property
  - (ii) ensure that the flooring/ground is safe for the activity to be undertaken and that pupils are wearing appropriate footwear.
  - (iii) the use of any equipment is to be suitably considered beforehand and to be used in line with the manufacturers specification.
  - (iv) weather conditions on the day are to be considered and classes should only go ahead weather permitting.

If a policyholder is looking to teach an activity not listed here, we would recommend a phone call to us to discuss their options. Currently only those activities listed are included, but we believe it includes the vast majority of activities taught by members and is in-line with the enquiries we have received so far.

If you have any further queries, please do not hesitate to call 0800 062 2305, where a dedicated dance specialist would be happy to assist. For more on our professional partners, visit <https://www.istd.org/about-us/support-us/professional-partnerships>.

For more information about Gallagher's specialist Dance Teachers offering, visit <https://insurance4business.ajg.com/danceteachers>. Here members can find answers to frequently asked questions, send enquires to the team or request a new quotation.

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[istd.org](https://www.istd.org)    [@ISTDdance](https://www.instagram.com/ISTDdance)

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