



10 REASONS WHY™

YOGA STUDIOS

10 Reasons to Choose Philadelphia Insurance Companies for Yoga Studios

1. General and Professional Liability with limits of \$2,000,000 per occurrence and \$4,000,000 aggregate (higher limits available)
2. Over 20 years of experience insuring Yoga instructors and Yoga studios
3. Coverage for the majority of types of Yoga styles and arts - including Bikram Yoga
4. Coverage included for Yoga instructors teaching off premises
5. Customer service call center available to address all policyholder concerns
6. Coverage for contracted instructors and day nursery exposures included
7. Abuse and Molestation coverage included
8. Business Income/Extra Expense limit of \$100,000 included as part of our Elite Property Form
9. Property coverage afforded for Automatic External Defibrillators (AED) – \$5,000
10. Interest-free installments available



Automatically included on every account:

PHLY BELL ENDORSEMENT - Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement and \$1,500 Travel Delay Reimbursement.

CRISIS MANAGEMENT ENDORSEMENT - \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"



800.873.4552

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