

# FAQs

## Pilates Association Australia Member Insurance Program 2024

### About the program

#### What is the Pilates Association Australia (PAA) Member Insurance Program?

The PAA Member Insurance program offers members access to comprehensive insurance products and exclusive rates with our insurance partner BMS.

#### Why has the PAA chosen BMS as their insurance partner?

Ensuring PAA members have access to comprehensive cover, additional evidence-based risk management material, and exceptional service for insurance queries and claims is paramount. BMS is a specialist broker dedicated to servicing associations and its members and will continue to enhance the

PAA Member Insurance Program.

#### Can I buy insurance via BMS without a PAA membership?

No, the negotiated rates are for PAA members only. It is a requirement of the insurance program that you hold an active membership with PAA.

#### Can I apply outside of my PAA membership renewal?

Yes, you can opt into the insurance program via the dedicated BMS website at any time. You will be provided a 12-month policy.

#### Who do I call if I have any insurance-related questions or to discuss my insurance policy?

Please contact BMS on **1800 940 764** or at [pilatesaa@bmsgroup.com](mailto:pilatesaa@bmsgroup.com)

#### Can I cancel my insurance?

You can cancel your insurance at any time. Contact BMS on **1800 940 764** or at [pilatesaa@bmsgroup.com](mailto:pilatesaa@bmsgroup.com)

#### I already have an insurance policy elsewhere – can I apply for PAA insurance when my current one expires, outside of my membership renewal?

Yes, you can opt into the insurance program at any time. Simply log in to the PAA portal, navigate to the Member Insurance Program and apply for cover using the dedicated PAA BMS link.

### About the products

#### What is Professional Indemnity (PI) Insurance?

Professional Indemnity Insurance protects you against allegations or claims of financial loss due to injury or damages that have resulted from a negligent act, error, omission, malpractice or breach of duty that has arisen out of your professional capacity as a pilates instructor.

#### What is Public Liability Insurance?

Public Liability Insurance provides cover for bodily injury or property damage to a third party that occurs while conducting your professional activities.

This is primarily a legal defence costs cover but also covers settlement costs in the event that you are found to be liable and/or

negligent in causing the injury or property damage.

#### What is Products Liability?

Products Liability Insurance covers you for actual or alleged bodily injury or property damage to a third party arising through use of a product sold, supplied, or manufactured by you.

# Professional Indemnity, Public & Product Liability Insurance

## When can I add insurance cover to my PAA membership?

As long as your PAA membership is active, you can purchase Professional Indemnity and Public & Products Liability insurance at any time throughout the year.

You can buy cover via the dedicated PAA BMS link in the PAA portal.

Remember your insurance and PAA membership may not renew at the same time, so make sure you are aware of your renewal dates.

## Will this policy cover my past activities?

Yes, the Professional Indemnity and Public & Products Liability Insurance policy provides retroactive cover, provided that there are no known and unreported circumstances that may lead to a claim.

Please see your Policy Wording and Schedule of full terms and conditions in relation to this cover.

## Does this policy cover me when I retire?

Yes, your policy can be put into run off in this instance. To activate run off, please contact BMS to advise the date your retirement will commence on 1800 940 764 or via email at [pilatesaa@bmsgroup.com](mailto:pilatesaa@bmsgroup.com)

## What other insurance products can I purchase?

If you currently hold a Professional Indemnity and Public & Products Liability policy with BMS, additional cover is available to you. This includes:

- Business Insurance
- Entity Insurance
- Cyber Liability Insurance
- Personal Accident Insurance

Additional cover may offer greater peace of mind. Visit [pilates.bmsgroup.com](http://pilates.bmsgroup.com) for a quote, or speak to a BMS broker for more information, [pilatesaa@bmsgroup.com](mailto:pilatesaa@bmsgroup.com)

## What happens if I have a leave of absence during the year?

The Professional Indemnity insurance policy is a claims made policy. This means the policy only provides cover for any prior acts as long as you have an active policy at the time of a claim. Therefore it's important to ensure you have a policy in place should you take a leave of absence (leave where you'll likely return to work at some stage). This will ensure you're covered should a claim arise during this time.

## Am I covered for multiple modalities?

As a part of the Professional Indemnity policy, you are automatically covered for a number of additional modalities. If your modality is not listed, contact BMS to discuss insurance options.

Modalities covered for no additional premium if within your scope of practice include:

- Yoga
- Barre
- Power Plate
- Core Align
- Franklin Method

## Am I covered to work at a home studio?

Your policy does cover you to work in a home studio but there may be gaps in cover. You should also carry a home insurance policy that allows you to run a home business. You should contact your home insurance provider to ensure that the policy you hold is compatible with your business practices or contact BMS about business insurance.

## Am I covered to work online?

Your policy covers the advice you give online with the same limitations as it does in person.

You should always operate within the limitations of your insurance policy and scope of practice. Territorial and jurisdictional limitations of the policy apply.

## Am I covered for a data breach?

No, the BMS Professional Indemnity policy does not cover data breach. However, cybercrime is increasing and if you run a business you should consider protecting your clients data with a cyber insurance policy.

Contact BMS to find out more.

## Am I covered if I treat family members?

No, there is no cover when you are providing your services to family members.

## I'm a student member. Am I covered?

Student members can get covered under the PAA Member Insurance Program provided they are working within their scope of practice and are under supervision. Simply apply for cover by getting a quote with BMS.

## Claims

### What do I do if I have a claim or complaint made against me?

#### Do:

- Immediately report any potential claim to BMS
- Formally document the incident, including details of those involved
- Submit any formal statement to BMS
- Report any regulatory investigations or notice of complaint immediately
- Gather any noted and supporting documentation

#### Don't:

- Speak with any third parties about the claim
- Assume any legal fees before reporting a claim
- Offer compensation to independently settle a claim
- Amend or change any previous medical records once a statement of claim has been received.

If you are aware of a potential claim you should contact BMS directly.

Contact BMS directly to lodge your notification or claim at [pilatesaa@bmsgroup.com](mailto:pilatesaa@bmsgroup.com)

## Entity Insurance

### What is Entity Insurance?

Entity Insurance is professional indemnity and public liability insurance for your business. This is different to your personal insurance cover, or that of instructors working in your practice. If your business is named in a legal action, these costs are not covered by your standard PAA professional indemnity insurance policy. This is where Entity Insurance comes in.

It is important to note that Entity Insurance does not cover instructors for their actions while working within your clinic.

### How do I add my business name onto the policy and what coverage will be provided?

To add your business name onto your policy, you need to purchase Entity Insurance with BMS.

## More information

BMS is the official and exclusive broker for the PAA Member Insurance Program. BMS is part of the wider BMS Group which is dedicated to providing cover and value-added services to associations and their members.

The BMS group provides cover to healthcare and regulated professionals through associations across Australia, Canada, Europe and New Zealand. This experience gives BMS a unique insight and ability to create and deliver significantly enhanced and continuously evolving member centric insurance programs. This includes ensuring broad, market-leading coverage, evidence-based risk management and exceptional member service.



For more information visit [pilates.org.au/membership/indemnity-insurance/](https://pilates.org.au/membership/indemnity-insurance/) or speak to a BMS broker at [pilatesaa@bmsgroup.com](mailto:pilatesaa@bmsgroup.com)

You must be a current Pilates Association Australia (PAA) member to be eligible for the PAA member insurance program. If your membership ceases you will not be offered renewal when your policy expires. In arranging this insurance for our members PAA is acting as a distributor of BMS Risk Solutions Pty Ltd (BMS) AFSL 461594, ABN 45161187980. The insurance is issued by BMS under binder with Certain Underwriters at Lloyds. When acting under a binder BMS acts as agent for the insurer and not as your agent. This is general advice only and BMS has not considered whether it was suitable for your particular objectives, needs or financial situation. Please read the Policy Wording and the BMS Terms of Engagement which contains the Financial Services Guide before making a decision about purchasing this policy. PAA may receive a percentage of the commission paid to BMS by the insurer and/or a fee per policy.