

# FAQs

## Pilates Association Australia Member Insurance Program 2025

### 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 insurance intermediary dedicated to servicing associations and their

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 policy that you hold an active PAA membership.

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

Yes, you can opt into the insurance program at any time.

#### Who do I call if I have any insurance-related questions?

Please contact BMS on **1800 940 764** or via email **[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)**

#### Can I opt out if I don't want insurance via BMS?

It's not compulsory to participate in the PAA Member Insurance program, however adequate insurance while practicing is recommended.

#### How do I know if I'm covered?

BMS will email you a confirmation of cover along with your important insurance documents once you have purchased cover.

You can find all of your current policies in the BMS Portal.

### About the products

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

Professional Indemnity Insurance protects you against allegations or third party claims 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 and Public & Products Liability Insurance

## When can I add insurance to my membership?

As long as your PAA membership is active, you can purchase cover at any time throughout the year via the BMS Portal.

Remember your insurance and 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 for 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 on **1800 940 764** or via email at **pilatesaa@bmsgroup.com** to advise the date your retirement will commence.

## What other insurance products can I purchase?

PAA members have access to professional indemnity and public & products liability insurance, but also a range of other policies with BMS. This includes:

- Business Insurance
- Entity Insurance
- Cyber Liability Insurance

Visit the BMS Portal for more

information or to get a quote, **[pilatesaa.bmsgroup.com](mailto:pilatesaa.bmsgroup.com)**

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

The Professional Indemnity and Public & Products Liability 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 help ensure you're covered should a claim arise during this time.

## Am I covered for multiple modalities?

As a part of the Professional Indemnity and Public & Products Liability insurance 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 covers 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 and 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 in the same way, 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?

This 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.

## 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 cover 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.

## If I am qualified to teach Mat Pilates but still studying to complete the full Diploma can I get insurance?

If you're completing study you can still get cover under the PAA Member Insurance Program provided you are working within your scope of practice and are under supervision.

## 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
- Complete and submit a BMS Insurance Notification Report
- Provide copies of any regulatory investigations or notice of complaint immediately
- Gather any noted and supporting documentation including clinical notes, telephone memos and filenotes.

#### Don't:

- Speak with any third parties about the claim
- Engage with and retain lawyers before reporting a claim
- Admit liability or offer compensation to independently settle a claim
- Retrospectively amend or change any medical records once a statement of claim or professional complaint has been received.

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

## Entity Insurance

### What is Entity Insurance?

Entity Insurance is professional indemnity and public liability insurance for your practice. This is different to your individual Professional Indemnity and Public & Products Liability insurance policy, or the individual professional indemnity cover held by consultants or contractors engaged by your business. If your business is named in a legal action, these costs are not covered by your individual Professional Indemnity and Public & Products Liability Insurance.

It is important to note that entity insurance does not cover consultants or contractors engaged by your practice for their actions while working within your clinic.

### How do I ensure that my practice is covered?

To arrange cover for your practice, you can purchase Entity Insurance from BMS. Get a quote in the BMS Portal, or speak to BMS on **1800 940 764** or at **[pilatesaa@bmsgroup.com](mailto:pilatesaa@bmsgroup.com)**

## More information

BMS Risk Solutions Pty Ltd (BMS) is the exclusive insurance partner for the PAA Member Insurance Program.

BMS is part of the wider BMS Group, offering a diverse range of specialty insurance and reinsurance – including cover for healthcare and regulated professionals through associations across Australia, Canada, Europe and New Zealand. With the support and resources of our wider group and established local knowledge and care, BMS is the insurance partner you want on your team.



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

You must be a current Pilates Association Australia (PAA) member to be eligible to register for the PAA Member Insurance program. You must be part of the PAA Member Insurance program in order to access additional cover. If your membership ceases you will not be offered renewal when your policy expires. In offering this insurance to our members PAA is a distributor of BMS Risk Solutions Pty Ltd (BMS) AFSL 461594, ABN 45161187980. The insurance policies are arranged by BMS under binder agreement with the insurer. When acting under 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 personal circumstances, current 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. As a distributor, PAA may receive a percentage of the commission paid to BMS by the insurer and/or a fee per policy in offering this insurance to members.