

## Insurance: are you covered?

*Think about the different types of insurance cover you'll need before you begin your teaching practice.*

### Public Liability Insurance

- As part of your MU membership you are automatically covered for Public Liability Insurance. This covers you for all the work you undertake as a musician, including teaching. Whether you are teaching at home, in other people's houses or elsewhere, you are covered for up to **£10 million** for any injury caused to a member of the public or damage to property.
- Keep hold of your Public Liability Insurance certificate as any organisation you work for may ask to see a copy. You will be sent your certificate on your renewal date every year.

### Instrument and Musical Equipment Insurance

- MU members have access to **£2000** worth of instrument and musical equipment insurance which covers you when you are teaching. You need to register for this to be eligible (see the MU Handbook for details).

### Professional Indemnity Insurance

- As a professional, you are effectively selling your knowledge and expertise to your pupils. If your pupil suffers in their career or in an exam because you've made a mistake, your work is late or below standard, you may be faced with a claim for compensation and significant legal costs to defend the claim.
- The MU is finding that organisations are increasingly asking freelance music teachers to provide proof of Professional Indemnity Insurance.
- We have partnered with Alan Boswell to offer Professional Indemnity Insurance from £50 per year (plus £5 admin fee). Go to [www.alanboswell.com/business-insurance/teacher-insurance/musicians-union/](http://www.alanboswell.com/business-insurance/teacher-insurance/musicians-union/) to find out more.

### Business Insurance

- If you teach from home, it is not necessary to get business insurance. However, if you are employing a number of teachers to teach from your home then you will need to get Employer's Liability Insurance.

#### Advice from the Musicians' Union

Check any leases, tenancy agreements and Local Authority Guidelines to ensure you're allowed to operate a business from your home.

You are not legally obliged to request permission from neighbours before starting a teaching practice from home. However, it is common courtesy to let them know of the additional noise that will be coming from your home and inform them of your regular teaching hours.