

Pilates Mat Teaching: Insurance & Recertification

Simon Trangmar / Version 7 - 8th May 2013

Introduction / Caveat

- This document is something of a 'rant' or 'soap box' and I suspect parts of it may be considered controversial.
- These are my findings, thoughts and opinions – they're not intended to be construed as legal, financial or insurance advice and this document may become inaccurate over time. I am based in Australia and although the comments are set in this context, they may also apply to your part of the world.
- I cover matters relating to Professional Indemnity Insurance - both before and after I qualified as a Pilates Instructor – including a **worrying finding that some Pilates students and teachers may NOT be covered by their Insurance!**
- Additionally, I have included my experience/observations that show it is not necessary to recertify and/or be a member of a Professional Pilates Association in order to obtain Insurance cover.
- I'm not against keeping up to date per sé but resent any attempt that seeks to force or coerce me to do so in a field like Mat Pilates, which I view as relatively unchanging. My contention is that the human body isn't going to change that radically over time – the same could surely be said of the various Pilates Mat exercises.
- However, although the human body may not change, 'best practises' seem to and I've done numerous First Aid refresher courses and each time, there seems to be a 'better' way to do resuscitation! But note – this updating of knowledge/skills happens by virtue of doing an update of the SAME COURSE MATERIAL!
- Hence, I view compulsory 'Training Credits' almost for their own sake (in as much as are required to purely 'maintain a qualification') are akin to 'money for old rope'. The credits in such cases seem to be in areas with a rather tenuous link to the original subject matter of the course. If I was required to do a 'refresher course' in the same subject material every N years, I think that'd be perfectly reasonable.
- I have located several Australian Insurers (details available on request) who, in WRITING, take the stance 'once qualified, always qualified' and they do not require membership of a Pilates Association in order to provide cover.
- If this document contains any errors or omissions, please accept my apologies / maybe let me know and I'll make corrections.

Types Of Insurance Cover / How Much Do You Need?

- **Professional Indemnity (PI):** This is cover for advice/guidance you might give someone as a Pilates Coach in a professional capacity. For instance, if you let someone with Osteoporosis perform moves in loaded spinal flexion – egg Teaser, 100’s and the like - and they injure themselves with spinal wedge fractures, you may be held financially liable. A PI policy would respond to such a claim
- **Public Liability (PL):** This is cover for something like a client tripping over a loose piece of carpet in your Pilates Studio – i.e. you may be liable for an injury even though there was no element of Professional advice being given
- **How much cover?:** How long is a ball of string? At the time of writing (May 2012), one Pilates Association told me they advise their members effect policies with AUD \$10 for both types of cover (PI and PL). However, it probably depends upon the trend in court settlements for injury claims at the point in time when you are reading this. Such claims may take into account ongoing medical care and loss of earnings for many decades. Given that inflation takes its toll, the net present value required to maintain an income stream to cover such ongoing expenses could be enormous. Put it this way, *****MY***** policy (see Appendix 1) affords me AUD \$20m cover.

So, *****Are***** You Covered To Teach Pilates?...

- I knew several people (students and even practising Pilates Instructors) who only have a qualification in General Fitness (i.e. Cert III / IV Personal and/or Group Training). Yet these people are teaching Pilates in the belief their General Fitness Insurance covers them. This may well not be the case!
- Several insurers told me that if the class was advertised/promoted as a general fitness class, cover would apply. However, if advertised/promoted as a PILATES CLASS then there cover would only apply if the person was **“qualified” specifically as a Pilates Teacher**.
- The insurers’ reasoning seemed reasonable enough. They took the stance that, due to its rehab reputation, there was a higher chance of injured or ‘at risk’ people attending Pilates classes than general fitness classes. Hence, the insurer required Pilates Instructors to be suitably/specifically qualified as Pilates Teachers and not just holding a general fitness qualification.
- Part of the pre-requisites before being allowed to sit my Pilates Mat exam was to have taught for FIFTY hours – i.e. shadow or mentored teaching practise. Teaching on your own, as a trainee teacher would mean you have no cover.
- I also knew several students who were physios. They were accumulating ‘mentored teaching hours’ on their own, unsupervised, at their work place. OK, unsupervised may not be a big deal given they were qualified physios but, if a client was actually injured in such a Pilates class.... I can’t help wondering whether their employer’s insurance extended to them teaching something they were not yet qualified in I wouldn’t want to find out at a litigation/claim stage.....I’d be finding out BEFOREHAND...

- Something else that occurred to me as a student was to check the insurance cover of the person mentoring me – i.e. did it cover them/me to teach unqualified, under their supervision? **Not all policies did cover students teaching under the mentorship of a qualified teacher!** Of those that did specifically mention cover for mentoring situations, some had a limit placed upon them – i.e. no more than N5 (usually 20%) of the Policyholder's teaching time could be spent mentoring.

DEFINE “Qualified”

- Here's where it gets interesting
- The insurers I contacted seemed extremely reluctant to define/specify what minimum level of education counted as “*qualified*”.
- I believe that the NSW government is being presently lobbied by various Pilates Associations to compel insurers to insist on a minimum level of Certificate IV In Pilates with an Australian RTO (Registered Training Organisation).
- However, it's one thing stating a need that a proposer is qualified to teach Pilates but they didn't specify a minimum level (i.e. Cert III, Cert IV, Diploma etc). It seemed to be the onus was placed back onto the proposer to decide.....
- In the meantime, a Cert IV in Pilates would seem to be suitably qualified.
- But what about a Cert III or Cert IV in General Fitness? To me, it seems unlikely.
- Maybe I am unduly cynical but I cannot help but wonder how much CLOSER an insurer might look into this aspect at the CLAIM stage rather than at the PROPOSAL stage . In other words, I wonder how much more screening might be done when assessing liability for a multi-million dollar claim compared with the screening of a proposal for a premium of a few hundred dollars.
- I'd therefore suggest that anyone without a specific qualification in Pilates to get their insurer to confirm IN WRITING that whatever qualifications / experience they had was deemed as 'suitably qualified'. I'd strongly suggest NOT waiting until a claim stage to then find out the Insurer can void the policy because you were deemed as not having been 'suitably qualified' at outset....
- I would also stress the notion of having this IN WRITING on headed paper, duly signed. Too often I find myself on the 'phone with various organisation's Call Centres – being given glib assurances which, as soon as I request written confirmation....oh my goodness, you can almost HEAR the wheels back pedalling.....
- How much safer would you feel armed with an official document, signed and with an internal reference that is traceable to the person signing/sending it versus a “She'll be right” type promise from a Call Centre Operator, who only quotes their FIRST NAME?.....Me? Cynical?... Perish the very....

Do You HAVE To Recertify Your Pilates Mat Cert Every N Years?...

- As mentioned in the introduction, I am not averse to continuous education and, have spent a considerable amount of money doing extra Pilates education.
- However, I think it's a bit rich when Professional Bodies and Training Organisations *require* you to 're-certify' every N years in order to 'maintain your qualification', where the nature of re-certification is NOT a 'refresher course' in the SAME SUBJECT MATTER
- It seems to be that many Pilates Certifications and Professional Pilates Training Companies have a policy/procedure in place requiring re-certification every N years. Either that, or a requirement that to 'remain in good standing' (whatever THAT means!) to become and remain a member of a Professional Pilates Association.
- Of course, membership and maintaining it with such an Association is (IMHO) fairly expensive. To remain a member, you need to do various approved courses..... Some/most of these don't seem (to me anyway – you be the judge) to have any major link to the original Pilates Mat Course.
- Effectively, to 'remain qualified' or 'remain in good standing' in Pilates Mat you have to do other courses that only seem to have a somewhat tenuous link to the original subject matter.
- Take a typical First Aid qualification. Recertification often involves interim refresher courses IN THE SAME SUBJECT MATERIAL. How impressed would you be able to recertify/update your First Aid Certificate by doing an expensive course in something like Hospital Administration?....
- Maybe I'm seeing this the wrong way, I dunno – but to me this seems akin to telling a newly qualified doctor that he/she will have to qualify as a DENTIST in 5 years time in order to remain qualified as awell, erm, as a ...DOCTOR.... Doh!
- OK, maybe if I was working full time in the fitness industry, this wouldn't be so much of an issue for me as I'd probably want to do lots of additional courses that were unrelated to Pilates matwork.
- But I work in IT and Pilates is something I do after hours – it's a hobby and a passion. I can't justify the expense of doing numerous CECs to maintain a Certification in something where the human body and the Pilates mat moves are hardly going to change significantly
- Perhaps a frivolous example coming up, but humour me here. Just supposing that it was discovered that in N years time, the way we all hunch over texting on mobile devices meant our spine evolved in some obscure way such that doing the 'Swan Dive' movement series became a contra indication. Maintaining a Pilates Mat certification by accumulating CECs in a subject not closely related to Pilates Mat.....how does that help warn teachers to no longer teach this move in their classes?.....
- **And then, for me, there was the Insurance angle. It started to seem that unless I maintained my original Pilates Mat Certification and spent inordinate amounts of time and money (on unrelated subjects), that I'd no longer be able to get Insurance... Wrong! See section "The Next Hurdle...Insurance"**

[So Here's The Good News.....](#)

- In Australia, Training Providers registered with ASQA (Australian Skills Quality Authority – formerly VeTAB) are NOT permitted to put an expiry date on a Certificate IV qualification. I have this in writing from them.
- If you get a Cert IV qualification in Australia from a NSW RTO, it should NOT have an expiry date printed.....

The Next Hurdle...Insurance...

- I started looking for Insurance Cover with the various Pilates Associations and, in order to qualify for Insurance, you had to be a member of the Association which required.... yup, more CECs on a regular basis sigh
- It looked like I was snookered
- However, I have located several Insurers in Australia who (in WRITING) took the stance “Once qualified, always qualified” and who additionally did NOT require me to be a member of any Professional Association(s).
- There was a perfectly reasonable ‘rider’ placing on onus upon ME to ensure that I ‘maintained industry awareness’.
- **So, there you have it, a qualification that does NOT expire and an Insurance policy which similarly does lock me into ongoing CEC expense in areas that are not relevant to my Pilates Mat teaching.**