

## FEW EXPLANATIONS

**T**he job of a professional coach requires protection against professional risks. During the practice of your profession, you can cause damage to a legal entity (company) or physical person (an individual).

These damages, even if they are infrequent, may occur and can be very important. It is therefore essential that you are covered by a **liability insurance** as a **Professional Coach**. Your coaching practice will therefore be accompanied by an appropriate cover.

Since 2009, EMCC has developed such coverage with a major insurance company, Ethias, through the DAP Group (Degauquier & Partners). This year, we have decided to put the spotlight back on it by renegotiating a **deductible-free** coverage for you at a **preferential rate**.

### **What is covered by the "RC COACH" liability insurance ?**

This insurance will cover any damage you may cause to your clients, service providers, employees, competitors and even consumer or business associations.

### **Example of the source of damages in Professional Coaching**

- Omission, forgetfulness, inaccuracy
- Error of law or fact or of appreciation
- Failure to advise, inform, warn or collaborate

### **Example of cases where this insurance could be used**

- During your service as a Personal Development Coach, you do a job that includes faulty work and your client complains or asks for compensation => This is covered by your professional liability insurance "RC COACH".
- During your coaching service in a company, you may have failed in your duty of confidentiality or more precisely in the context of your coaching of a manager, you may have failed in your duty to provide advice and information in order to improve his level of performance, to end up with him resigning his job, thinking he might do better elsewhere; this could incite the company's legal action against you in view of the damage suffered.

The "RC COACH" (professional liability insurance for Professional Coaching), covers your services.



# LIABILITY INSURANCE "RC COACH"

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### **Professional liability**

- All damages combined (material, bodily and immaterial) - 1,250,000 EUR
- Deductible – none

### **Operational responsibility**

- Bodily injury - 1,250,000 EUR
- Material damage - 125,000 EUR
- Deductible – none

### **Legal protection Public Liability:**

- Civil defense + civil remedy: 12,500 EUR

### **Price per year for coach activities:**

- For EMCC Belgium EIA accredited members: EUR 100.00 incl.
- For other EMCC Belgium members: 130.00 EUR incl.

The Degauquier & Partners broker will contact you personally to take out this insurance.

Each Insured Coach will receive an individual contract from the Ethias insurance company, which alone will have contractual value. The information provided in this document and on the site is for information only. The responsibility of EMCC Belgium and the broker Degauquier & Partners cannot be engaged in any way.

## CONTACT

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