

Business Insurance for Mah Jongg Instructors

Whether you're teaching at home or out in the community, business insurance protects you from unexpected liability. Many venues—and even in-home setups—can expose instructors to risks. If you're teaching regularly, a basic general liability policy can help protect you and meet venue requirements. This type of coverage helps in the event of property damage, bodily injury, or legal claims related to your instruction.

Common teaching locations and their risks:

- Your Home: Slip and fall, property damage, parking issues
- Library: Certificate of Insurance (COI) often required; damage to furniture or complaints from participants
- Recreation Center: Required COI; liability for injuries or damage during your lesson
- Restaurant/Sports Bar: Limited control over the space; possible alcohol-related incidents

Most states don't require sole proprietors without employees to carry business insurance—even fields often mandated to do so, like real estate or contracting, don't apply to mah jongg instructors. Still, because your business and personal finances are one and the same, even a single lawsuit—say, for property damage or a client injury—could put your house or savings at risk. This is why setting up an LLC instead of staying a sole proprietorship is often a smart move: it creates a legal barrier that generally shields your personal assets from business liabilities

Types of insurance coverage to consider

- General Liability Insurance: Safeguards against lawsuits for things like slip-and-falls, damaged property, or injury to a client. Experts generally recommend it as a minimum.
- Business Owner's Policy (BOP): Bundles general liability, property coverage, and business interruption. It's not mandated—but cost-effective for those who need broader protection or lease space.
- Professional Liability (Errors & Omissions): A must if you're advising or providing services—protects against negligence claims.

What to look for in a policy:

- General Liability Coverage: Minimum \$1 million required by most venues
- Ability to Name a Venue as "Additional Insured" (important!)
- Home-Based Business Coverage: If teaching from home
- Certificate of Insurance (COI): You'll often need to send this in advance



Estimated Insurance Costs

Coverage / Feature	Estimated Cost	Details
General Liability Coverage (\$1M)	\$200–\$500/year or \$15–\$30/month	Covers bodily injury, property damage, and legal claims. Most public venues require \$1M in coverage.
Additional Insured	Usually \$0–\$50/year	Lets you name a library, recreation center, etc., on your Certificate of Insurance. Often included at no extra cost.
Home-Based Business Coverage	\$250–\$600/year	Protects against accidents that happen in your home during lessons. Ask for a “home-based business rider” or specify that your teaching is in-home.
Certificate of Insurance (COI)	Free with most policies	Provided instantly with companies like Thimble, NEXT, and Hiscox. You may need to reissue COIs for each venue you teach in.

For reference, here’s what you can expect to pay for a basic insurance package if you’re teaching weekly at home and monthly in a public venue like a library:

- General liability policy with a home-based business rider: ~\$350–\$450 per year
- Certificate of Insurance (COI) naming the library as an additional insurance (included)
- COI for each additional venue (e.g., rec centers, restaurants; included)

Popular Providers

Provider	Best For	Notes
Thimble	One-off events, pop-up lessons	Hourly, daily, or monthly policies; instant COI generation; starts at \$10/day or \$17/month
Hiscox	Recurring lessons or home-based instruction	Monthly and annual policies; more traditional underwriting; often bundles with professional liability
NEXT Insurance	Small solo operations	Offers general + professional liability in one; instant digital certificates
ACT Insurance	Craft and teaching events	Tailored for instructors; annual coverage starts at \$279; good for fairs, festivals, and lesson series

Disclaimer: This information is provided for informational purposes only and does not constitute legal, financial, or insurance advice. Please consult a licensed insurance professional to evaluate your specific needs and policy options.

