
CONFIRMATION OF MEMBERSHIP WITH INSURANCE COVER

NAME: Mr PT Exercise

START DATE: 17/12/2021

AFFILIATED INSTRUCTOR NO: FISCIC007

This is to certify that the above-named, is a fitness Instructor affiliated to Fitness Industry Services CIC and is covered by the following block arrangement to hold Fitness Classes including all formats of Group Exercise, Dance Fitness, Personal Training sessions, and Sports Massage treatments where they are qualified to do so, or are training to become qualified including, but not limited to the following branded classes, in addition to all non-branded formats –

Boxercise, Jazzercise, Clubbercise, RockFit, Rockbox, FLEercise, Soulsa, Fitsteps, Medau Movement, Panache Dance Fitness, Powerhoop, Les Mills, CrossFit and other functional training, Zumba

Pole Fitness (excluding Aerial)*

All formats of Yoga & Pilates including Reformer, meditation, Tai Chi

Barre

Belly Dancing

Spin and Indoor cycling

Rebounding

Aqua based classes

Personal Training which is extended to include the provision of Nutritional Advice

Sports Massage/Kinesis Tape & Pressure Therapy (excluding invasive treatments)

Childrens classes aged 5+ where additional training has been completed

including delivery of online coaching and classes as well as the delivery of training courses including/for qualifications and brand instructor training, where the individual is suitably qualified themselves to do so

All the above is subject to the correct level being purchased in advance.

| | |
|----------------------------|-----------------------------------------------|
| Policy Period | 12 months from Start Date |
| Insurer(s) | Sportscover Europe Ltd |
| Geographical Limits | United Kingdom and within the European Union. |

Public & Products Liability / Professional Indemnity

| | |
|--------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Policy Number(s) | PLON99/0100152 |
| Limit of Indemnity | GBP 10,000,000 any one occurrence in respect of Public Liability / Member to Member Liability GBP 10,000,000 in the aggregate in respect of Professional Indemnity GBP 10,000,000 in the aggregate in respect of Products Liability |
| Scope of Cover | Legal liability for damages and legal costs arising out of third-party loss, injury or damage in connection with the activities described above and notified to the insurers within the period. Cover includes Public Liability, Professional Indemnity, Libel & Slander, Liability for damage to leased and rented premises, Member to Member Liability, Indemnity to Principals and Liability arising out of goods sold or supplied. |

Excess **£250.00**

Sporting Kit & Equipment Insurance

| | |
|--------------------|----------------|
| Policy Number(s) | PLON99/0100151 |
| Limit of Indemnity | GBP 2,500 |

Scope of Cover Physical Loss, Theft or Damage to the Property Insured, within the Geographical Limits shown

Excess **GBP 100.00**

Vehicle Storage Condition: Theft or Attempted Theft is Excluded from any unattended vehicle unless:

- all doors and windows are closed and securely locked and the vehicle manufacturer's security systems are in operation;
- entry to the vehicle has been effected by forcible and violent means;
- all items are stored out of sight in a locked boot or covered luggage area whilst in a vehicle that has been fully secured.

Group Personal Accident

Policy Number(s) PLON99/0100153

Scope of Cover To cover all insured persons to the limits shown within the Schedule of Benefits, who suffer accidental bodily injury which causes death or disablement or results in medical expenses being incurred

Occupation The employment, profession or occupation of or the business carried out by the insured person at the time of the Bodily Injury

Operative Time Whilst playing, practicing and training under the auspices, control or direction of the insured including travelling to or from any such venue for the purposes of the above

Schedule of Benefits

| Description | Sum Insured (£) |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| Capital Benefits | 20,000 |
| Death (18+) | 100% |
| Death (less than 18) | 25% |
| Loss of use of all sight in both eyes &/or total and irrecoverable loss of use of both hands or both feet or of one hand and one foot | 100% |
| In respect of total and irrecoverable loss of use of one hand or one foot together with the total and irrecoverable loss of all sight in one eye | 50% |
| In respect of total and irrecoverable loss of all sight in one eye or total and irrecoverable loss of use of one hand or one foot | 25% |
| In respect of Permanent Total Disablement from gainful employment or gainful occupation for which the Insured Person is fitted for by education, training or knowledge (deferment period 12 months) | 100% |
| Temporary Total Disablement / Loss of Income | 50 |
| Inconvenience Benefit | 30 per day / maximum 50 |
| Maximum Period | 52 Weeks |
| Deferment Period | 14 days |
| Medical Expenses | |
| - Hospital Accommodation | 500 |
| - Ancillary Medical Expenses | 500 |

| Description | Sum Insured (£) |
|----------------------------------------|-----------------|
| - Physiotherapy & Chiropractic | 75% |
| - Dental Services to sound whole teeth | 500 |
| Broken Bones * | 250 |

* We will only pay the amount shown below if as a result of having sustained Bodily Injury an Insured Person during the Operative Time fractures one or more of the bones listed below which necessitates a plaster cast applied by a hospital.

Arm (Humerus, Radius, Ulna) or Wrist (Carpals), Leg (Femur, Tibia, Fibula), Ankle (Tarsals) or Kneecap (Patella).

Rolling Membership Basis

An Insured Person may join the Insured Organisation as a member at any time during the Period of Membership and their cover under this policy will commence for a period of 12 months from their date of joining.

If the policy is terminated by either the Insured Organisation or the Company, cover will continue for each Insured Person for a period of 12 months from the date of their joining or renewing their membership with the Insured in the preceding Period of Insurance.

Subject otherwise to the Terms Definitions Conditions and Exclusions of the Policy.

This letter is provided as a courtesy to our client as a matter of information only and confers no rights on the holder. Our duties in relation to this insurance are to our client and we accept no duty of care or responsibility to you or any other third party and any liability to you or any third party is excluded. This letter does not amend, extend or alter the coverage afforded by the policy (policies), nor does it purport to set out all of the terms, conditions and exclusions.

The policy terms, conditions, limits and exclusions may alter after the date of this document or the insurance may terminate or be cancelled, and the limits shown may be reduced by paid claims.

We have no obligation to advise you of any changes which may be made to the policies or to advise you of their cancellation or termination, however we would be pleased to confirm the current position upon request, in conjunction with the client.

Conditions

Sub-Contractors

It is a condition precedent to The Company's liability that all sub-contractors engaged by the Insured shall have in force and effect Public Liability Insurance for third party *Bodily Injury* or *Damage to Property* with a minimum limit of indemnity of £5,000,000 throughout the duration of their contract with the Insured.

The Insured shall undertake to obtain and retain documentary evidence of the said Insurances, prior to the commencement of any contract.

Coaching Condition

In respect of sports coaching; all coaches must be suitably qualified to coach the sport in question in accordance with the relevant recognised national governing body requirements, or where such a formal qualification does not exist, coaches must possess a minimum of three years' claim free practical coaching experience for the sport in question.

Communicable Disease Endorsement

This exclusion is applicable to the Public & Products Liability Section only.

It is understood and agreed that this Policy does not cover any loss caused directly or indirectly, contributed to, by, or attributable to a Communicable Disease or fear or threat of a Communicable Disease.

Communicable Disease means any disease capable of being transmitted from an infected person or species to a susceptible host, either directly or indirectly.

***Pole Dancing**

The risk must comply with the following:

- The poles must be PDC recognised 'safe poles'
- The instruction is part of a fitness regime
- The classes are not to take place in a private residence of the instructor and/or client
- The instructor is part of the IPDFA, PDC
- The instructor has the relevant pole dancing qualifications

Exclusion

Cover excludes all events, competitions, parties, shows, or other dancing, for entertainment purposes.

A master document showing the full details of the policy cover, exclusions terms and conditions is available along with Incident Notification and reporting guidelines. Incidents must be reported as soon as you are aware of them. Please refer in the first instance to the Fitness Industry Services CIC.

Signed on behalf of Fitness Industry Services CIC:

