

PERSONAL TRAINERS INFORMATION SHEET

For the purpose of insurance, a **Personal Trainer** is defined as follows:

A professional fitness instructor who trains clients on a One-to-One basis outside of a Club facility.

This can be in the Clients home or place of work.

Where One-to-One training takes place *within* a Club facility this is defined as a Gym Instructor and is covered under the Group exercise policy.

It will not cover training activities taking place in the Personal Trainer's home.

Where a Personal Trainer has adapted his home to create a fitness studio or has premises, either hired or owned, wherein training will take place, then that will require a separate policy covering 'Clubs/Gymnasiums/Studios.
(See information Sheet Premises)

THE APPLICATION FORM.

The Application Form requests information covering aspects of One-to-One training activities and also allows for the applicant to declare Group Exercise activities, which can be covered under the same policy.

PREMIUMS

Premiums are based on the number of regular clients taught by the Personal Trainer. A client is defined as someone who uses the services of the Personal Trainer on a regular weekly/monthly basis. The policy will also cover for clients who use the services of the Personal Trainer on a one-off, speculative or irregular basis.

ANNUAL PREMIUM TABLE

No. of Clients	£2m/£1m Cover	£5m/1m Cover	£2m/£1m Cover+ PA	£5m/1m Cover + PA
1 – 5	£99.00*	£126.60*	£114.00*	£141.60*
6 – 10	£120.00*	£182.25*	£135.00*	£197.25*
10 - 15	£200.13*	£261.00*	£215.13*	£276.00*

16 + clients, please contact Professional Fitness on 01473 384048

**Inclusive of IPT, Instructor Registration & Administration Charges*

Applicants must have the appropriate and recognised qualification for the activities they wish to have covered by the insurance. If in any doubt about the qualification status please contact Professional Fitness.