

**PERSONAL TRAINER INSURANCE
INFORMATION SUMMARY SHEET**

COMBINED LIABILITY INSURANCE – PUBLIC LIABILITY AND PROFESSIONAL INDEMNITY

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. Call us on **01993 862 004** for more information.

THE APPLICATION FORM

The application form covers aspects of One-to-One training activities and Group Exercise activities. If you require a policy to cover you for both, please call us on **01993 862 004**.

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 Public Liability / £1m Professional Indemnity Cover	£5m Public Liability / £1m Professional Indemnity Cover	£2m Public Liability / £1m Professional Indemnity Cover + PA	£5m Public Liability/ £1m Professional Indemnity Cover + PA
1 – 5	£99.00*	£126.60*	£114.00*	£141.60*
6 – 10	£120.00*	£182.25*	£135.00*	£197.25*
11 – 15	£200.13*	£261.00*	£215.13*	£276.00*

**Inclusive of IPT & Administration Charges*

For 16+ clients, please contact Professional Fitness on **01993 862 004**.

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.