

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of Insurance?

This policy is designed to provide a benefit to the Insured Person in the event you sustain as a result of your occupation as a Personal Trainer and / or Group Exercise Instructor accidental bodily injury in the activity declared to Harrison Beaumont Insurance Services Limited trading as Professional Fitness.



What is insured?

- ✓ Accident – a sudden, unexpected, unusual and specific event which occurs at a definable time and place
- ✓ Bodily Injury – an injury sustained by you whilst actively engaged in playing, training or practicing for the activity declared to Professional Fitness and such injury is sustained because of participation by You in the activity declared
- ✓ Limits
- ✓ Accidental Death - £ 5,000
- ✓ Permanent Loss of Limbs or Sight in one or both eyes, Permanent and Total Loss of Speech. Hearing or Permanent Total Disability - £ 50,000
- ✓ Temporary Total Disablement – 75% of average weekly earnings up to a maximum of £ 100 a week for up to 52 weeks



What is not insured?

- ✗ War, terrorism and related risks plus radioactive contamination
- ✗ An insured person being under the influence of alcohol or drugs
- ✗ Committing or attempting to commit suicide, intentional self injury, provoked assault or fighting, except in self defence, and any criminal act
- ✗ Insanity, psychiatric, mental or nervous disorders and related conditions
- ✗ Pregnancy, childbirth or any pre-existing condition, physical or mental defect, infirmity or condition for which the insured person suffers the symptoms of which first appeared or were known to them before the period of insurance



Are there any restrictions on cover?

- ! Cover is operative travelling to and from the place where the instruction takes place and for the period of the actual exercise session.
- ! Disablement and / or medical treatment must occur within 12 calendar months from the date of the Accident
- ! The benefit for temporary disablement excludes the first 14 days
- ! A claim for accidental death must be due to death within 52 weeks of the accident. A claim for permanent loss is not payable if the accident leads to death within 52 weeks.
- ! The maximum payable in respect of one or more claims in the period of insurance cant exceed the largest sum insured
- ! Compensation isn't payable under more than one benefit in respect of the same accident / illness other than temporary partial disablement preceding or following temporary total disablement

Professional Fitness Personal Accident Insurance Insurance Product Information Document



Where am I covered?

- ✓ Cover is offered within the United Kingdom.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

You can pay your premium as a one-off payment by credit or debit card or in monthly instalments.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14-day cooling off period, please contact the organisation from whom you bought your policy.

Making a claim

If you need to make a claim, please obtain a claim as soon as you become aware of an event by contacting us in one of the following ways;

- Calling us on 020 7283 8444
- Writing to us at – Sportscover Europe Limited, 75/77 Cornhill, London, EC3V 3QQ.

On all correspondence please tell us you are insured Professional Fitness and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your claim as quickly as possible.

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the

handling of a claim you should follow the complaints procedure below:

Complaints regarding the SALE OF THE POLICY

In the first instance, please contact Harrison Beaumont Insurance Services Ltd trading as Professional Fitness directly on 0345 450 8547. If they are unable to resolve your complaint before the end of the third working day they will pass it to:

Name: Sportscover Europe Limited
Address: 75/77 Cornhill, London, EC3V 3QQ
Tel: 020 7283 8444

Complaints regarding CLAIMS

Name: Sportscover Europe Limited
Tel – 020 7283 8444
Address: Sportscover Europe Limited, Claims Department, 75/77 Cornhill, London, EC3V 3QQ.

On all correspondence please tell us you are insured by Professional Fitness and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to Policyholder and Market Assistance Department at Lloyds, One Lime Street. London, EC3M 7HA, telephone 020 7327 5693 or email complaints@lloyds.com. The Society of Lloyds is regulated by the Financial Conduct Authority whose arbitration service is the Financial Ombudsman Service.. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR
Tel: 0800 023 4 567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Lloyds is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

