

Policy Summary – Personal Accident

This policy summary does not contain the full terms and conditions of the policy. Full terms and conditions can be found in the policy document. It is important that you read the policy wording and Certificate carefully when you receive them. Not all benefits may be applicable to your policy. Please refer to your Certificate for details of specific benefits and level of cover applicable to each insured person

Policy Type	Personal Accident
Name of Insurer	Underwritten by Sportscover Europe Limited on behalf of certain underwriters at Lloyd's
Operative Time	Cover will be operative travelling to and from the place where the fitness instruction takes place and for the period of the actual exercise session in their declared activity.
Duration of the Contract	Please refer to your Certificate for the period of insurance applicable.
Cover	<p>This insurance provides a benefit to the insured person in the event they sustain accidental bodily injury during the operative time and term of the insurance.</p> <p>Definitions:</p> <ul style="list-style-type: none"> • “Accident” means a sudden, unexpected, unusual and specific event, which occurs at a definable time and place. • “Bodily Injury” means an injury which 1) Is sustained by You whilst actively engaged in playing, training or practicing for the sport nominated in the Policy Schedule and such accidental Bodily Injury is sustained because of participation by You in the sport nominated in the Policy Schedule; and 2) Is sustained by You during the period of this insurance; and 3) Is caused by an Accident; and 4) Occasions Your Disablement and/or medical treatment within 12 calendar months from the date of the Accident
Rights of Cancellation	You will for a period of 14 days from the date you receive your policy documentation have a right to cancel this policy and receive a refund. This refund will be subject to a charge for the period of cover you have received plus our reasonable administration charges. To exercise your right to cancel you must contact Professional Fitness.
Claims Contact Details	<p>HOW TO MAKE A CLAIM</p> <p>Immediate written notice must be given of any accident which gives rise to or may give rise to a claim under this insurance. You should contact either: Professional Fitness at Globe House, 24 Turret Lane, Ipswich, IP4 1DL, telephone: 0345 450 8503, or The Claims Department Sportscover Europe Limited, First Floor, 75/77 Cornhill, London, EC3V 3QQ, telephone: +44 (0)20 7444 1780.</p>

<p>Complaints Procedure</p>	<p>Professional Fitness is dedicated to providing a high quality service at all times. If you feel that you have not been offered a first class service please let them know. Every effort will be made to sort out the problem. However, if you wish to make a complaint please follow the procedure set out below. The complaints procedure does not affect your legal rights and is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.</p> <p>If you wish to make a complaint about any aspect of your policy or a claim please contact: Professional Fitness, Globe House, 24 Turret Lane, Ipswich, IP4 1DL. Tel: 0345 450 8503.</p> <p>If you are not happy about the way the complaint has been dealt with it can be referred to: Chief Executive Officer Sportscover Europe Ltd First Floor, 75/77 Cornhill London EC3V 3QQ</p> <p>If you remain dissatisfied with the final response you may be eligible to refer your complaint to : The Financial Ombudsman Service, Exchange Tower, London, E14 9SR Telephone Number: 0800 0234 567 free for people phoning from a "fixed line", for example, a landline at home Telephone Number: 0300 1239 123 free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02 E-mail: complain.info@financial-ombudsman.org.uk Web: www.financial-ombudsman.org.uk The Financial Ombudsman Service opening hours are: Monday to Friday - 8am to 8pm Saturday - 9am to 1pm</p>
<p>Compensation</p>	<p>Financial Services Compensation Scheme</p> <p>We are each covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if we cannot meet their obligations to you under this contract. Further information can be obtained from The Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU) by phone on 0800 678 1100 or 020 7741 4100 and on their website at www.fscs.org.uk.</p>

Benefits	Definitions
Accidental Death	
Permanent total loss of one or more limbs	The permanent and complete loss of or loss of use of a limb at or above the ankle or wrist
Permanent and total loss of sight in one or both eyes	Permanent and total loss of sight shall be considered as having occurred: 1) In both eyes, if your name is added to the Register of Blind Persons on the authority of a registered qualified ophthalmic specialist and is without hope of improvement; or 2) In one eye, if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale and is without hope of improvement.
Permanent and total loss of speech	Permanent total and irrecoverable loss of speech.
Permanent and total loss of hearing	Permanent total and irrecoverable loss of hearing.
Permanent total disability	Total disablement (caused other than disablement resulting from events referred to in Capital Benefits 4.1.2., 4.1.3. and 4.1.4.) which prevents You from engaging in any Occupation for a period of twelve (12) consecutive months, and at the end of that period being without prospect of improvement.
Temporary total disability	Disablement which entirely prevents You from performing each and every duty of Your Occupation
Temporary partial disability	Disablement which prevents You from engaging in a substantial part of their occupation

Extra Benefits	Medical Expenses and Emergency Dental Treatment
Unusual Exclusions/Limitations	Definitions
War and Terrorism	War, terrorism and related risks plus radioactive contamination.
Alcohol or drugs	An Insured Person being under the influence of alcohol or drugs
Suicide and Criminal act	Committing or attempting to commit suicide, intentional self injury, provoked assault or fighting except in self-defence and criminal act
Psychiatric Conditions	Insanity, psychiatric, mental or nervous disorders and related conditions
Pregnancy and pre-existing 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.
Benefit Period	The benefit for temporary disability is payable for a limited period. Please refer to your Certificate for details of the benefit period applicable to your insurance
Sums payable	We will not pay the sum insured in section 4.1.1 if the bodily injury does not lead to death within 52 weeks of an accident. We will not pay the sum insured in Section 4.1.2, 4.1.3 or 4.1.4 if the loss results in death within 52 weeks of an accident
Total Sum Payable	The total sum payable under this insurance in respect of one or more claims during any one period of insurance, shall not exceed the largest sum insured
Benefits Payable	Compensation shall not be payable under more than one of the benefits in respect of the consequences or the same accident or illness (other than temporary partial disablement preceding/following temporary total disablement)