

Sports Liability Insurance

policy summary

This document is a summary of the terms of the Insurance and does not contain the full terms and conditions that can be found in the Insurance document. A copy of the Insurance document can be obtained from either your insurance intermediary, Harrison Beaumont Insurance Services Ltd t/as Professional Fitness or Sportscover Europe Limited, 75/77 Cornhill, London, EC3V 3QQ

Sportscover Europe Ltd act as underwriting agents for and on behalf of this insurer.

Name of the insurer	Certain Underwriters at Lloyd's, One Lime Street, London EC3M 7HA
Type of Insurance and cover	<p>This Insurance provides a comprehensive range of covers specifically tailored to meet the needs of a Personal Trainer and/or Group Exercise Instructor. For details of the activities included visit www.professional-fitness.co.uk/activities-covered.php</p> <p>This contract is subject to the Law of England & Wales and the exclusive jurisdiction of the courts of the United Kingdom.</p>
Key covers, feature and exception	This summary provides an overview of the key covers, features and exceptions available within the policy. If you have selected any of these covers they will be itemised in your schedule and full cover details will be set out in your Insurance document.

Sports Liability Cover - features and benefits	Sports Liability Cover - exceptions and limitations
<p>Public Liability</p> <p>Protection against your legal liability for Bodily Injury to third parties and Damage to their property including nuisance, trespass, wrongful arrest or interference</p> <p>Standard indemnity limit is £5,000,000 any one occurrence. This can be increased on request subject to an additional premium being payable.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> ▪ Liability caused by or arising from any tuition instruction, safety briefing or advice given, provided that such tuition instruction, safety briefing or advice is given by or under the direct supervision of a fully qualified Employee ▪ 'Member to Member' and 'Participant to Participant' liability in respect of activities authorised and recognised by Professional Fitness <p>Cover extends to include:</p> <ul style="list-style-type: none"> ▪ Health and Safety at Work Act Prosecution defence costs ▪ Defective premises Act ▪ Consumer Protection Act ▪ Employee's and visitor's clothing and personal effects up to £10,000 ▪ Rendering of first aid or medical services by medical persons employed by the insured ▪ Erection, demolition, alteration or addition of buildings on your behalf up to £25,000 ▪ Volunteers working on your behalf as long as they are qualified to perform the duties required ▪ Personal Liability of Employees and directors whilst they are overseas on your Business ▪ Liability for Damage to premises hired or rented to you for the purpose of your Business ▪ Liability arising from Products supplied including those hired out by you and food or drink sold or supplied • Motor contingent liability arising out of the use of vehicles not owned by you within the UK 	<p>Public Liability</p> <p>Liability arising from or out of:</p> <ul style="list-style-type: none"> ▪ Personal Injury to any Employee ▪ Malicious Damage caused by the Insured or others for whom the Insured is responsible ▪ Damage to or the cost of making good defective products, including their recall or removal ▪ The use of any aircraft or hovercraft ▪ Any landing area for any aircraft ▪ The use of mechanically propelled vehicles requiring Road Traffic Act cover ▪ The use of any aircraft, hovercraft ▪ Watercraft or vessel exceeding 8 metres in length and only whilst on inland or coastal waters ▪ Assault, battery, deliberate violence, sexual assault, sexual harassment or rape ▪ Riots, strikes, war invasion or act of foreign enemy ▪ Assumed under contract unless you are or would have been held liable under civil law ▪ Demolition of buildings/ structures over 10 metres height ▪ Smoke, soot, acids and chemical leakage unless by a sudden unexpected and unintended happening ▪ Vibration or weakening of structures ▪ Boiler or other vessel collapse or explosion ▪ Claims brought outside the jurisdiction of Great Britain, Northern Ireland, the Isle of Man or the Channel Islands ▪ Fungus, Mildew and Mould ▪ AIDS or Hepatitis C or Cancer ▪ Asbestos ▪ Acts of Terrorism ▪ Defamation, libel, slander or breach of copyright ▪ Performance, surety, credit or financial guarantee ▪ Liquidated, punitive, aggravated or exemplary damages including all fines and penalties ▪ Arc, flame cutting, welding or similar operation ▪ Economic or Pecuniary loss where no Personal Injury or damage to tangible property occurs ▪ The first part of any claim (your excess)

Professional Indemnity

Protection against your legal liability arising from negligent acts, errors or omissions committed in connection with the fitness activities including authorised and recognised by Professional Fitness

Standard indemnity limit is £1,000,000 any one occurrence. This can be increased on request subject to an additional premium being payable.

Cover extends to include:

- Claims arising from libel, slander and defamation
- All costs, fees and expenses incurred

Professional Indemnity

This section of the policy is a 'claims made' wording

- Claims made or threatened prior to inception of the policy
- Circumstances which the Insured had become aware of prior to the policy inception
- Dishonest, fraudulent, criminal or malicious acts
- Ownership, maintenance, operation of any aircraft, boats or vehicles
- Insolvency, bankruptcy or liquidation
- Sale or supply of goods
- Physical assault or interference
- Non medically prescribed drugs
- AIDS or Hepatitis C or Cancer
- Riots, strikes, war invasion or act of foreign enemy
- Claims brought outside the jurisdiction of Great Britain, Northern Ireland, the Isle of Man or the Channel Islands
- Acts of Terrorism
- Liquidated, punitive, aggravated or exemplary damages including all fines and penalties
- Trading debts
- Discharge, dispersal, release or escape of pollutants
- Reckless disregard and/or wilful breach of duty
- The first part of any claim (your excess)

Period of Insurance

The Insurance will remain in force for 12 months from the date of commencement or as otherwise shown in your Insurance schedule

Your right to cancel

You have the right to cancel this Insurance at any time by giving Harrison Beaumont Insurance Services Ltd written notice at their Registered Office, Globe House, 24 Turret Lane, Ipswich, IP4 1DL. Cancellation will be effective upon receipt of the written notice. You shall be entitled to a full return premium if this is received in writing within 14 days of the inception date of this Insurance. After this period there is no return premium payable should you decide that you do not require cover. A full explanation of the cancellation rights can be found in the Policy Wording

Claims

If you wish to make a claim, please contact Sportscover Europe. The claims notification process is detailed in your Policy Wording

Our complaints procedure

We aim to provide you with a first class service. If we have not delivered the service that You expect or You are concerned with the service provided, we would like the opportunity to put things right. Initially please raise your concerns with Sportscover Europe Ltd, 75/77 Cornhill, London, EC3V 3QQ

If your complaint is not resolved or you are not happy with our response and the course of action proposed, you can progress your complaint. You may refer the matter to the Policyholder & Market Assistance Department at Lloyd's, One Lime Street, London EC3M 7HA, telephone 020 7327 5693 or email complaints@lloyds.com. The Society of Lloyd's is regulated by the Financial Conduct Authority whose arbitration service is the Financial Ombudsman Service and you may be able to refer your complaint to them:

Financial Ombudsman Service, Exchange Tower, London E14 9SR

Telephone: 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Your rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Services will not adjudicate on any cases where litigation has commenced

Compensation

Lloyd's is a member of the Financial Services Compensation Scheme (FSCS). This scheme provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claim under its policies. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. The first £2,000 of a claim is protected in full. Above this threshold, 90% of remainder of the claim will be met. For compulsory classes of insurance, 100% of the claim will be met without any upper limit

Further information about compensation scheme arrangements is available from the FSCS.

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