

Professional Fitness Sports Liability Insurance

Insurance Product Information Document

Company: Sportscover Europe Limited, on Behalf of certain Lloyds Underwriters

Product: Public Liability and Professional Indemnity Insurance

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 cover your liability to third parties as a result of your occupation as a Personal Trainer and / or Group Exercise Instructor in the activity declared to Harrison Beaumont Insurance Services Limited trading as Professional Fitness.



What is insured?

Public Liability - Protection against your legal liability for Bodily Injury to third parties and Damage to their property including nuisance, trespass, wrongful arrest or interference. Cover includes:-

- ✓ 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

The insurance extends to include a range of ancillary cover, please see your policy wording for more details

Professional Indemnity – Protection against your legal liability arising from negligent acts, errors or omissions committed in connection with the fitness activities authorised and recognised by Professional Fitness. Cover includes:-

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



What is not insured?

Public Liability

Liability arising from or out of

- ✗ Personal Injury to any Employee
- ✗ Malicious Damage caused by the Insured or others for whom the Insured is responsible
- ✗ Use of aircraft, watercraft, mechanically propelled vehicles requiring Road Traffic Act cover
- ✗ Assumed under contract unless you would have been held liable under civil law
- ✗ Claims brought outside the jurisdiction of Great Britain, Northern Ireland, the Isle of Man or the Channel Islands
- ✗ Other exclusions as set out in the Policy Wording

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 inception of the Policy
- ✗ Dishonest, fraudulent, criminal or malicious acts
- ✗ Reckless disregard and / or wilful breach of duty
- ✗ The first part of any claim (your excess)
- ✗ Other exclusions as set out in the Policy Wording



Are there any restrictions on cover?

- ! Public Liability - Standard Indemnity Limit is £ 5,000,000 any one occurrence unless your schedule indicates you have purchased a higher limit
- ! Professional Indemnity – Standard Indemnity Limit is £ 1,000,000 any occurrence unless your schedule indicates you have purchased a higher limit.



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 claims form 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 with 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 8503. If they are unable to resolve your complaint before the end of the third working day they will pass it to: Sportscover Europe Limited, 75/77 Cornhill, London, EC3V 3QQ. Tel: 020 7283 8444

Complaints regarding CLAIMS

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

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 4567 or 0300 123 9123
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.