



INSTRUCTOR'S PUBLIC LIABILITY POLICY

LIABILITY INSURANCE ARRANGED BY CMC INSURANCE CONSULTANTS IN ASSOCIATION WITH FITNESS PROFESSIONALS.

Underwritten by Aviva International Insurance Limited. Registered in Scotland Number 2116. Registered Office: Pitheavlis, Perth, Scotland, PH2 0NH. An AVIVA Company. Authorised and regulated by the Financial Services Authority.

INSURED: CARLY LOUISE MCKAY

CERTIFICATE NO. FP40006934

PERIOD OF INSURANCE Oct 22 2011 - Oct 22 2012

This confirmation of cover contains a summary of the cover provided under master policy 23839815CHC.

BUSINESS DESCRIPTION: FITNESS INSTRUCTOR
COVER: PUBLIC/TEACHER LIABILITY

- a) Bodily injury to or illness or disease of any person except that arising out of and in the course of his/her employment by you under a contract of service or apprenticeship
- b) Loss or physical damage to physical property not belonging to you or in your charge or control
- c) Loss arising from trespass or nuisance happening during the Period of Insurance

LIMIT OF INDEMNITY £5,000,000 FOR ANY ONE EVENT

TERRORISM

Please note that in addition to its other terms, conditions, exceptions or exclusions, the policy wording may incorporate provisions which exclude or limit loss, damage or liability caused by acts of terrorism. Full details are contained within the master policy.

NB: This is only a brief description of the cover provided.
The policy is a legal document and as such defines insurance in precise terms.

A copy of the master policy is available on request from CMC Insurance Consultants, High Trees, Straight Mile, Ampfield, Romsey, Hampshire, England SO51 9BA (Telephone 01794 516 740).

THE FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS). 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. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. For other classes of insurance, advising and arranging is covered for 100% of the first £2,000 of a claim and 90% of the remainder of the claim. There is no upper limit in either case. Further information about compensation scheme arrangements is available from the FSCS.

NOTICE OF CLAIM

The insured shall on the happening of any event which could give rise to a claim under this policy give immediate notice in writing to CM Cooper at the address shown above.

BRENT HALLO
On behalf of Aviva International Insurance Limited.

COMPLAINTS PROCEDURE

Our goal is to give excellent service to all our customers but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that we provide the kind of service you expect, we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.

WHAT WILL HAPPEN IF YOU COMPLAIN?

- We will acknowledge your complaint within two working days of receipt.
- We aim to resolve complaints within five working days.
- Once an assessment and full investigation of your concern has been made, we will respond with a decision.

Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update and give you an expected date of response. This will not be beyond 20 working days from when you first made your complaint.

If you remain unhappy with the decision you receive from the local branch, you may write to the Chief Executive. If you are dissatisfied with our final decision, you can refer the matter to the Financial Ombudsman Service (FOS).

The FOS will only consider your complaint if you have given us the opportunity to resolve it and you are a private policyholder, a business with a group annual turnover of less than £1m, a charity with an annual income of less than £1m or a trustee of a trust with a net asset value of less than £1m. Please follow the steps below. If, however, we do not resolve your complaint within 40 working days, the FOS will accept a direct referral.

While we are bound by the decision of the FOS, you are not. Following the complaints procedure does not affect your right to take legal action.

WHAT SHOULD I DO?

The steps you should take if dissatisfied:

STEP 1 Seek resolution by CMC Insurance Consultants or usual Aviva International Insurance Limited point of contact

If you are disappointed with any aspect of the handling of your insurance we would encourage you, in the first instance, to contact the manager concerned. You can write or telephone, whichever suits you, and ask your contact to review the problem.

STEP 2 Refer your complaint to our Chief Executive

If you remain unhappy with the decision you receive, please write with full details including policy number and/or claim number, to:

The Chief Executive
Aviva International Insurance Limited
Surrey Street
Norwich NR1 3NS

A review of the matter will then be carried out at a senior level and a final decision given.

STEP 3 Refer your complaint to the Financial Ombudsman Service

If after making a complaint to us you are still unhappy and you feel the matter has not been resolved to your satisfaction please contact the FOS at:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

CHOICE OF LAW

The appropriate law as set out below will apply unless the Insured Customer and the Insurer agree otherwise:

1. The law applying in that part of the UK, Channel Islands or Isle of Man in which the Insured Customer normally lives or (if applicable) the first named policyholder normally lives; or
2. In the case of a business, the law applying in that part of the UK, Channel Islands or Isle of Man where it has its principal place of business; or
3. Should neither of the above be applicable, the law of England and Wales will apply.