

Miss C Mckay
4 Marian Drive
Chester
CH3 5RX

08/11/2017

Dear *Miss Mckay* ,

Certificate Number: FI/035733/W

Thank you for choosing Professional Fitness for your Insurance Protection

Please find attached copies of your renewal documentation. You will see that the paperwork provided gives you a breakdown of the cover you have selected and details of the premium that has been paid.

Please take the time to review all documentation and make sure that they are accurate.

Enclosed you will find:

- Schedule of Insurance and if applicable any endorsements
- Policy wording(s)
- Policy Summary(ies)
- Demands and Needs statement(s)
- Terms of Business
- Additional Underwriting information

Fitness Certificates are no longer issued as the Insurance Schedule takes precedence.

Please note that it is your responsibility to ensure you hold an approved qualification for the type of classes you are instructing. If you do not hold an approved qualification it may invalidate your insurance cover.

You will, for a period of 14 days from the date you receive your policy documentation, have the right to cancel this policy and receive a full refund. If you cancel after the 14 day cancellation period no refund will be available

From time to time we, Professional Fitness, may decide to change the insurer for any of the insurance products we offer. In such circumstances we will write to you not less than 21 days before your current insurance expires with details of the new insurer and any other changes to the insurance.

In order to ensure that your insurance continues without a break in cover, you are considered to have authorised us to change insurer by accepting these terms and continuing with the insurance. When such a change occurs we have the right to transfer your data to any new proposed insurer and you consent to receiving its offer of insurance for consideration. Your cancellation rights are not affected.

I trust that you will find the above in order and the enclosed documents will meet with your approval.

Should you have any questions, please do not hesitate to contact us.

Yours Sincerely



The Professional Fitness Team

FITNESS INSTRUCTOR LIABILITY INSURANCE SCHEDULE

Underwritten by Sportscover Europe Limited on behalf of certain underwriters at Lloyd's. Sportscover Europe Limited is authorised and regulated by the Financial Conduct Authority. Registration No: 308372

You will only be entitled to insurance cover under the section or sections you have selected and for which you have paid the required premium. Applicable to activities carried out in the Territorial Limits of Great Britain, Northern Ireland, The Isle of Man and The Channel Islands.

This document should be read in conjunction with the policy wording.

The Policyholder:

CERTIFICATE NO	FI/035733/W
INSURED	Miss Carly Mckay
ADDRESS	4 Marian Drive, Chester, CH3 5RX
PREMIUM	£141.08 inclusive of 12% Insurance Premium Tax, Instructor Registration & Administration Charges
PERIOD OF INSURANCE	04 / 11 / 2017 to 03 / 11 / 2018 both days inclusive
ACTIVITIES	General Exercise, General Exercise with use of Equipment, Kettle ball Exercise, Boxercise, Zumba, Pilates, Circuit Training Exercise, Boot Camp. training and 1-2-1 personal training

Cover provided:

It is a condition precedent to liability under this policy that Trainers and/or Instructors are suitably qualified for each activity covered. Failure to have the appropriate qualification will render the policy invalid. Please refer to the definition of 'Qualified' in the policy wording.

PUBLIC LIABILITY

Limit of Indemnity £5,000,000 any one occurrence

This indemnifies the Insured for damages and legal costs arising out of third party bodily injury or third party property damage. Cover extends to include liability for products sold and supplied including refreshments but only in the course of your activities detailed above

Excess £

PROFESSIONAL INDEMNITY

Limit of Indemnity £1,000,000 any one occurrence and in the aggregate

This indemnifies the insured for breaches of professional duty arising from negligent acts, errors or omissions. Cover is provided on a 'CLAIMS MADE' basis which means the claim must have occurred and been notified to insurers between the retroactive date (as detailed in the policy wording) and the expiry date detailed above.

Excess £

ADDITIONAL COVER EXTENSION(S)

Personal Accident - Included

Sports Massage – Excluded

Signed on behalf of the Insurers by



Authorised Signatory of Harrison Beaumont Insurance Services Limited

CONFIRMATION OF PERSONAL ACCIDENT INSURANCE

INSURED: Miss Carly Mckay **CERTIFICATE NO:** FI/035733/W
ADDRESS: 4 Marian Drive **PERIOD OF COVER FROM:** 04/11/2017
Chester **TO:** 03/11/2018
CH3 5RX

INSURER: Sportscover Europe on behalf of certain underwriters at Lloyd's

This provides the following fixed benefits payable to an individual subscriber to Professional Fitness (under the age of 65 yrs), in the event of any accident resulting in injury, sustained whilst participating in any activity approved by Professional Fitness, including direct travel in the United Kingdom to and from such activity.

BENEFITS:

- Accidental Death £5,000.00
- Loss of Limb[s], Eye[s], Speech or Hearing £50,000.00
- Permanent Total Disablement from carrying out any gainful employment for which fitted by education, training or knowledge. £50,000.00
- Temporary Total disablement from carrying out any gainful employment for which fitted by education, training or knowledge. Benefit payable for 52 weeks excluding the first four weeks 75% of average weekly earnings up to a maximum of £100.00 p.w.
- Temporary Partial disablement from carrying out any gainful employment for which fitted by education, training or knowledge. Benefit payable for 52 weeks excluding the first four weeks 75% of average weekly earnings up to a maximum of £40.00 p.w.
- Emergency dental treatment £500.00
(Subjct to an excess of £25.00 per claim)

Benefit only payable under one heading.

Schedule Extension

Temporary Partial Disablement is defined as that which prevents Insured Persons from engaging in a substantial part of their occupation

The above is not a full policy wording and is intended to be a brief summary of the coverage provided. Please refer to your policy summary and policy wording.

Applicable to activities carried out in the Territorial Limits of Great Britain, Northern Ireland, The Isle of Man and The Channel Islands.

Premium Paid: £15.44 inclusive of 12% IPT & Administration charges

Certification of Cover

This Schedule together with the Policy Wording certifies that insurance has been affected between you and the Underwriters. In return for payment of the premium specified in this Schedule, the Underwriters agree to insure you in accordance with the terms and conditions contained in or endorsed on these documents.

Signed on behalf of the Insurers by

Authorised Signatory of Harrison Beaumont Insurance Services Limited

www.professional-fitness.co.uk

Professional Fitness is a trading name of Harrison Beaumont Insurance Services ("HBIS") Limited. Harrison Beaumont Insurance Services Limited ("HBIS") is registered in England & Wales No. 4582221. Registered office is Globe House, Turret Lane, Ipswich, IP4 1DL. HBIS are authorised and regulated by the Financial Conduct Authority. Universal International Freephone Number (UIFN) - local connection charges may apply, please check with your telephone provider. PF095 (0517) V3