

Schedule



Protectivity Insurance, Belmont House, High Street, Lane End,
High Wycombe, Bucks, HP14 3ER. Tel: 01494 887909

Personal Trainer and Coaches Insurance

Date of issue:
30/10/2018

Carly Mckay

4 Marian Drive
Great Boughton
Chester
Cheshire
CH3 5RX
United Kingdom

This is your insurance schedule from Protectivity, thank you for purchasing your insurance from us. This document is a summary of the details you have given us and should be read in conjunction with the wording. Please check carefully and contact us immediately if there are any discrepancies. We recommend that you keep this document safe for future reference.

| Policy Details | | | |
|------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|----------------|
| Policy Number: | 443900022447 | | |
| Binding Authority: | This insurance is written under contract number SC3342018377 | | |
| Wording: | SPA-A 0518 - WORDING - SCD / PTC-A 0518 - WORDING - SCD / SPA-A 0417 - SUMMARY - SCD / PTC-A 0518 - SUMMARY - SCD | | |
| Insured: | Carly Mckay | | |
| Equipment Address: | 4 Marian Drive Great Boughton Chester Cheshire CH3 5RX United Kingdom | | |
| Business: | Boxercise (Non contact), Group Exercise Instruction, Personal Training, Zumba, Strutology, Boogie Bounce | | |
| Period of Insurance: | From: | 03/11/2018 | To: 02/11/2019 |
| | Both dates inclusive local standard time at the Insured's address stated above. This policy will not automatically renew: notice is hereby given that the cover will terminate and not be renewed at the expiry date unless a new agreement is reached between the insurer and the insured . | | |
| Covered Jurisdictions: | United Kingdom | | |

| Liability Section | | | |
|--------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|--|
| Public Liability Sub-Section: | Included | | |
| Limit of Indemnity: | £5,000,000.00 | any one Occurrence | |
| | Subject to the following sub-limits which shall be part of and not in addition to the above limit: | | |
| | £250,000 | any one Occurrence and in the aggregate in respect of Cyber | |
| Excess: | £0.00 | Applicable to Injury and Damage | |
| Defence Costs: | Included | | |
| Occurrence Limit: | Combined | | |
| Business Premises: | The Business is carried on from premises in the following territories and no others for the purposes of this Section: United Kingdom | | |
| Product Liability Sub-Section: | Included | | |

| | | |
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| Limit of Indemnity: | £5,000,000.00 | any one Occurrence and in the aggregate |
| Excess: | £0.00 | Applicable to Injury and Damage |
| Defence Costs: | Included | |
| Occurrence Limit: | Combined | |
| Products sold in or supplied to: | United Kingdom | |
| Professional Indemnity Sub-Section: | Included | |
| Limit of Indemnity: | £5,000,000.00 | any one Occurrence and in the aggregate |
| | Subject to the following sub-limits which shall be part of and not in addition to the above limit: | |
| | £100,000 | any one Occurrence and in the aggregate in respect of Breach of Confidentiality |
| | £100,000 | any one Occurrence and in the aggregate in respect of Breach of Copyright |
| | £250,000 | any one Occurrence and in the aggregate in respect of Libel and Slander |
| Excess: | £0.00 | Applicable to Defence Costs |
| Defence Costs: | Included | |
| Occurrence Limit: | Combined | |
| Retroactive Date: | 03/11/2018 | |

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| Personal Accident Section | | |
| Personal Accident Benefits: | Included | |
| | This policy will not pay more than the Capital Sum stated below for Permanent Partial Disablement arising out of any one Accident regardless of the number of conditions diagnosed in the Insured Person | |
| Death: | £5,000 | |
| Permanent Total Disablement: | £50,000 | Any occupation |
| | Subject to the following percentage of Capital Sum payable which shall be part of and not in addition to the above limit: | |
| | 25% | Loss of Limb (one limb) |
| | 100% | Loss of Limb (two or more) |
| | 25% | Loss of Sight (one eye) |
| | 100% | Loss of Sight (both eyes) |
| | 75% | Loss of Limb & Loss of Sight |
| | 25% | Loss of Hearing (one ear) |
| | 100% | Loss of Hearing (both ears) |
| | 100% | Loss of Speech |
| Temporary Total Disablement: | £100 per week | Maximum. Subject to net weekly earnings not being exceeded |
| | 52 weeks | Maximum Duration |
| | 14 days | Deferment Period |
| Extension - Dental Expenses: | £250 | Subject to appropriate mouth protection being worn when participating in contact sports |
| | £25 | Excess |
| Hospital Daily Benefit: | £25 per 24 hours | |
| | 14 days | Maximum Duration |
| | 72 hours | Deferment Period |


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| Material Damage Section | | |
| Sports & Business Equipment: | Included | |

| | | | | | |
|--------------|---------|-------------|---------|---------|--------|
| Sum Insured: | £250.00 | Item Limit: | £250.00 | Excess: | £50.00 |
|--------------|---------|-------------|---------|---------|--------|

| Purchase Information | Ex. IPT | IPT | Total |
|-------------------------|---------------|--------------|---------------|
| Initial Purchase | | | |
| Premium | £69.42 | £8.33 | £77.75 |
| Total | £69.42 | £8.33 | £77.75 |

| Notification of Claims and Circumstances | |
|------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|
| To: | Claims Department Catlin Insurance Company (UK) Ltd. 20 Gracechurch Street London EC3V 0BG Email: james.good@xlcatlin.com |

| Endorsements | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Extensions Subject to all other terms and conditions of this policy, cover is extended as follows: | [none] |
| Additional Exclusions Cover under all individual policy Sections is subject to the following additional exclusions. This policy does not apply to or include cover for or arising out of or relating to: | [none] |
| Additional Conditions Cover under all individual policy Sub-Sections is subject to the following additional conditions: | Coaching, Instruction, Supervision & Treatment Coaching, Instruction, Supervision and Treatment - Qualifications All persons actively involved in the coaching, instruction, supervision or treatment of others must have all qualifications required to do so. Any treatment administered must be complementary to a sport or activity, non-invasive and in the ordinary course of the Business as stated in the Schedule. In the event of breach of the above Additional Condition(s), We shall have no liability under this policy, unless You show that non-compliance with this condition could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred. |

| Authorisation | |
|---------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Signed by: |  Andy Brownsell Director Protectivity Protectivity is a trading name of SportsCover Direct Ltd. |
| Date: | 30/10/2018 |