

Schedule



Personal Trainer and Coaches Insurance

Want to contact us?

Protectivity
Dovetail House
Wycombe Road
Stokenchurch
Bucks
HP14 3RQ

Tel: 01494 887909

Email: sales@protectivity.com

Date of issue:
03/02/2023

Date/time of purchase:
03/02/2023 15:42

Chinyere Inyama
9 Hadleigh Close
Harrow
Harrow
HA2 8FA
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:	444900171085		
Binding Authority:	This insurance is written by Protectivity (Dovetail House, Wycombe Rd, Stokenchurch, Bucks, HP14 3RQ) under contract number B0334SC3342022377 for all sections except Legal Expenses and under contract number FL2022 for Legal Expenses		
Wording:	The following wording document(s) apply for all sections except Legal Expenses (PTC-A 0422 - WORDING - SCD.pdf / SPA-A 0422 - WORDING - SCD.pdf) the following wording document(s) apply for the Legal Expenses section (Legal Expenses Policy Wording - LE V2 1222.pdf)		
Insured:	Chinyere Inyama		
Equipment Address:	9 Hadleigh Close Harrow Harrow HA2 8FA United Kingdom		
Business:	Personal Training		
Period of Insurance:	From:	03/02/2023	To: 02/02/2024
	Both dates inclusive local standard time at the Insured's address stated above.		
Jurisdiction:	For all sections except Legal Expenses: United Kingdom For Legal Expenses: United Kingdom		

Liability Section - Underwritten by AXA XL Insurance Company UK Limited		
Public Liability Sub-Section:	Included	
Limit of Liability:	£1,000,000	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	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	
Limit of Liability:	£1,000,000	any one Occurrence and in the aggregate
Excess:	£0	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 Liability:	£1,000,000	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	Applicable to Defence Costs
Defence Costs:	Included	
Occurrence Limit:	Combined	
Retroactive Date:	03/02/2023	

Personal Accident Section - Underwritten by AXA XL Insurance Company UK Limited		
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

Material Damage Section - Underwritten by AXA XL Insurance Company UK Limited					
Sports & Business Equipment:	Included				
Sum Insured:	£500	Item Limit:	£500	Excess:	£50

Legal Expenses Section - Underwritten by Financial & Legal Insurance Company Limited	
Employment Disputes	
Limit of Liability	Not Included
Excess	Nil
Employment Compensation Awards	
Limit of Liability	Not Included
Excess	Nil
Employment Restrictive Covenants	
Limit of Liability	Not Included
Excess	Nil
Health & Safety Appeals	
Limit of Liability	Not Included
Excess	Nil
Legal Defence	
Limit of Liability	£100,000
Excess	Nil
Contract Disputes & Debt Recovery	
Limit of Liability	Not Included
Excess	Nil
Minimum amount in dispute	£500
Property Disputes	
Limit of Liability	Not Included
Excess	Nil
Minimum amount in dispute	£250
Court Attendance	
Limit of Liability	Not Included
Excess	Nil
Tax Protection	
Limit of Liability	£100,000
Excess	Nil
Licence Protection	
Limit of Liability	Not Included
Excess	Nil
Jury Service	
Limit of Liability	Not Included
Excess	Nil

Advice Help Lines
Specialist advice and helplines for Legal, Tax and Counselling services. Legal advice helpline: 0333 321 4252

Legal Document Service

You now have access to LawAssure, an Online Legal Document Service that provides access to an extensive range of legal documents.

To access this site please go to: www.lawassure.co.uk/fli

You will need to register **Your** account:

1. Click on Register.
2. Enter **Your** voucher code '**PSME**' and click Validate voucher.
3. Complete the registration details and keep a note of Your user name and password.

You will only need to complete this process once. Once registered You will be able to access the site by entering Your username and password details in the boxes provided for existing users.

Purchase Information	Ex. IPT	IPT	Total
Initial Purchase			
Premium	£75.94	£9.11	£85.05
Total	£75.94	£9.11	£85.05

Notification of Claims and Circumstances

For all sections except Legal Expenses:	<p>Claims Department AXA XL Insurance Company UK Ltd. 20 Gracechurch Street London EC3V 0BG</p> <p>Email: james.good@axaxl.com</p>
For the Legal Expenses section:	<p>Financial & Legal Insurance Company Limited No.1 Lakeside Cheadle Royal Business Park Cheadle Cheshire SK8 3GW</p> <p>Email: nonmotorclaims@financialandlegal.co.uk Tel: +44 (0) 161 4921639</p>

Endorsements

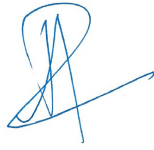
<p>Extensions</p> <p>Subject to all other terms and conditions of this policy, cover is extended as follows:</p>	[none]
<p>Additional Exclusions</p> <p>Cover under all individual policy Sections is subject to the following additional exclusions.</p> <p>This policy does not apply to or include cover for or arising out of or relating to:</p>	<p>Sub-Contractors</p> <p>This policy does not apply to or include cover for or arising out of or relating to: the work of any third party under contract or agreement with the Insured unless that third party holds public liability insurance cover in respect of the activities for which they have been engaged with a limit of liability of not less than £2,000,000 any one Occurrence. It is the responsibility of the Insured to check that such cover is in force.</p> <p>Venues - Primary Insurance</p> <p>This policy does not apply to or include cover for or arising out of or relating to: any venue used in connection with the Business unless there is a separate public liability insurance cover in place in respect of that venue with a limit of liability of not less than £2,000,000 any one Occurrence. It is the responsibility of the Insured to check that such cover is in force.</p>
<p>Additional Conditions</p> <p>Cover under all individual policy Sub-Sections is subject to the following additional conditions:</p>	<p>Coaching, Instruction, Supervision & Treatment</p> <p>Coaching, Instruction, Supervision and Treatment - Qualifications</p> <p>All persons actively involved in the coaching, instruction, supervision or treatment of others must have all qualifications required to do so.</p>

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:

03/02/2023