



## Instructor Public & Teacher Liability

**Your Policy Schedule.** Please keep The Schedule safe with Your policy.

This Schedule outlines your cover. Clauses and Conditions applying to your cover are detailed in the Clauses and Conditions Schedule and should be read and understood in conjunction with your policy wording.

**INSURED**

**ALICE MORGAN  
WILDBANK, CAMP ROAD, CHARLTON KINGS**

**CHELTENHAM  
GLOUCESTERSHIRE  
GL52 6PS  
UNITED KINGDOM**

**CERTIFICATE NO.:**

**FP44344286**

**PERIOD OF INSURANCE:**

**Jun 19 2023 - May 08 2024**

This confirmation of cover contains a summary of the cover provided under master policy 100719372BDN.

**BUSINESS DESCRIPTION:**

**FITNESS INSTRUCTOR**

**COVER:**

**PUBLIC/TEACHER LIABILITY**

**EXTENDED BUSINESS DESCRIPTION:**

**PARENT AND BABY/TODDLERS  
CLASSES (0-5 YEARS) (inclusive  
of annual IPT £6.79)**

### LIMIT OF INDEMNITY £10,000,000 FOR ANY ONE EVENT

**Insurance Adviser Details**

**Your Insurance Adviser:** Fitness Professionals Limited, Saxonbury House, High Street, Wanstead, London E11 1QQ Tel: 020 8586 8635

**The Insurer:** Underwritten by Aviva Insurance Limited.

Registered in Scotland No.2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

A copy of the master policy is available on request from **Fitness Professionals, Saxonbury House, High Street, London, E11 1QQ, UK (Telephone: +44 (0)20 8586 8635)** or by logging on to fitpro.com using your FitPro member ID and password.

**Important**

If the information in the schedule is incorrect or incomplete, or if the insurance does not meet your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any circumstances or changes which we would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate your policy or may result in the policy not operating fully.

BRENT HALLO  
On behalf of Aviva Insurance Limited

Signed for **Fitness Professionals Ltd** | Saxonbury House | High Street | Wanstead | London | E11 1QQ | UK  
tel: +44 (0)20 8586 0101 | email: info@fitpro.com | website: fitpro.com



## Summary of Cover

### Public & Products Liability

For details of Your Public and Products Liability cover, please refer to the Public and Products Liability section of Your policy wording.

The operation of any limit of indemnity or excess is stated in The Schedule or the relevant Clause, Condition, Section or Endorsement of Your policy.

### Additional Endorsements Applicable

#### Exercise, Dance and Yoga Classes

We will not provide indemnity in respect of

1. Bodily Injury to any person as a result of their inexperience or physical inability to carry out advice or instruction given by, or on behalf of, The Insured.
2. Errors, omission or neglects in treatment, other than first aid treatment, given by, or on behalf of, The Insured.

### Endorsement – amended Contract of Insurance

#### The following applies to your policy:

The first part of the Contract of Insurance clause is amended and restated as follows:

#### ***The Contract of Insurance***

*The contract of insurance between you and us consists of the following elements, which must be read together:*

- *your policy wording;*
- *the information contained on your "Statement of Fact";*
- *the policy schedule;*
- *any notice issued by us;*
- *any endorsement to your policy; and*
- *the information under the heading "Important Information" which we give you when you take out or renew your policy.*

*In return for you having paid or agreed to pay the premium, we will provide the cover set out in this policy, to the extent of and subject to the terms and conditions contained in or endorsed on this policy.*

The following paragraphs remain unaltered:

- **Important**
- **Breach of Term**
- **Terms not relevant to the actual loss**