



Certificate Foyht Membership

Foyht Policy Number	FYHO/SHAWGI1/24/5
The Insured	Foyht & Gill Shaw
Address	T/as Gill Shaw Fitness 8 Watkins Close Finchampstead Wokingham RG40 4ER
Approved Activities	Personal Trainer, Health & Lifestyle Trainer , Strength and Conditioning
Period of Insurance	From: 28/06/24 To: 27/06/25 Both days are inclusive at Local Standard Time
Membership Benefits	
Directory Entry	Included
Legal Expenses	Included
Business Possessions	Included
Employers Liability	Not Included
Product Liability	£5,000,000 any one period of insurance
Public Liability	£5,000,000 any one period of insurance
Professional Indemnity & Malpractice	£5,000,000 any one period of insurance
Inclusive Cost	£109.35, annually
Territorial & Jurisdictional Limits	For businesses and practices situated in Europe. Excluding any Claim brought in any courts in America or Canada. Excluding any Claim brought about in a court of law within the Jurisdictional Limits to enforce a judgement or an order made outside the Jurisdictional Limits. Excluding any Occurrence outside the Territorial Limits.
Conditions	Including liability arising out of the actions of one member against another member of the same group. It is warranted that all members must be suitably qualified by certification or experience in the approved activities being practised/demonstrated. Evidence must be provided if requested. Including Liability for Damage to Leased, Hired or Rented Properties The insurance is underwritten on a claims made basis: Retroactive Date 28/06/24 The insurance is not valid if the insured is under the influence of intoxicants/narcotics Excluding discrimination, sexual misconduct, related/associated entities, intentionally wrongful acts, and failure to take reasonable precautions This policy does not cover Tour Operators Liability or Media Liability Please refer to https://bgi.uk.com/2018/07/04/changing-the-definitions-of-what-a-package-holiday-is/ for more information and contact BGi.uk if cover is required



Our Reference: SHAWGI1

CONFIRMATION OF LIABILITY INSURANCE

Assured	Gill Shaw
Insurer	Newline Insurance Company
Period of Insurance	28/06/24 to 27/06/25
Policy Number	FYHO/SHAWGI1/24/5

Products Liability

Limit of Indemnity £5,000,000 any one period of insurance

Public Liability

Limit of Indemnity £5,000,000 any one period of insurance

Professional Indemnity & Malpractice

Limit of Indemnity £5,000,000 any one period of insurance

Employer's Liability

Limit of Indemnity Not Included

Insured Activities

Personal Trainer, Health & Lifestyle Trainer , Strength and Conditioning

The Insurance shall apply to Occurrences happening anywhere in the world with the exception of Canada & the USA

The Insurance provided is subject to the terms, conditions and exclusions of the Newline Insurance Company policy wording, a copy of which is available on request. Full scrutiny of the policy document is recommended to ascertain any divergence between the policy cover and any contractual arrangements.

The information contained in this document is correct at the date of issue, but there is no obligation on our part to notify any third party of any subsequent changes or cancellation.

Please contact us if further information is required.

Section Premium	£45.00
Insurance Premium Tax	£5.40
Total Premium Payable	£50.40

Signed

Dated

27 June 2024



Our Reference: SHAWG11

CONFIRMATION OF BUSINESS POSSESSIONS INSURANCE

Assured Insurer	Gill Shaw
Period of Insurance	Newline Insurance Company
Policy Number	28/06/24 to 27/06/25
	FYHO/SHAWG11/24/5
Business Equipment Definition	Business Equipment shall mean any equipment and/or Products owned and predominantly used by the Insured in the conduct of the Insured's Business as a Therapist in respect of the Therapies and Treatments listed in the Schedule.
Business Equipment Sum Insured	£5,000 in the annual aggregate
	£1,000 single article limit
Excess	£250
Specific Exclusions	Wear, tear, moth, vermin, mould, mildew, atmospheric or climatic conditions or any gradually occurring cause; Alterations, maintenance, repairs or any process of cleaning or restoring; Delay, confiscation or detention by order of any government or public authority; Counterfeit, substitute or foreign currency; Mechanical or electrical breakdown or derangement. Any breakage of electrical valves, bulbs or tubes, unless forming part of the Business Equipment and fixed therein and happening as the result of loss, destruction of or damage to such Business Equipment. Any depreciation, contamination, consequential loss or consequential damage of any kind or description. Any electrical plant or apparatus caused by self-ignition. This exclusion shall only apply to that part of the electrical plant or apparatus in which self-ignition occurs. Any mobile phones. Electrical equipment used predominantly for Personal use by the Insured. Any theft or attempted theft of Business Equipment contained in any vehicle operated by the Insured which is not individually attended by the driver or some other competent person authorised by the Insured, unless the vehicle is locked. If the Business Equipment is stored in the vehicle overnight, the Business Equipment must be kept out of sight and within a locked boot or compartment. Any theft or attempted theft of Business Equipment whilst such Business Equipment is in a building away from the Insured's Business premises, unless such Business Equipment is kept in a room which is attended by a representative of the Insured or the theft involves entry to or exit from the room by forcible or violent means.

Signed 

Date 27 June 2024

Essential Business Legal Solutions



Renewal reference: 511243

Date: 27 June 2024

Insured

Gill Shaw
T/as Gill Shaw Fitness
8 Watkins Close
Finchampstead
Wokingham
RG40 4ER

Agent

BGi.uk
Portwell House
Market Place
Faringdon
SN7 7HU

Business Description: Foyht & Holistic Therapy Member

Cover from: 28/06/24

Cover Expiry: 27/06/25

Operative covers:

Employment disputes (applicable to policyholders with employees)	Statutory licence appeals
Employment compensation awards (applicable to policyholders with employees)	Loss of earnings
Employment restrictive covenants (applicable to policyholders with employees)	Employees' extra protection
Tax protection	Crisis communication
Property	Contract & debt
Legal defence	Business legal advice helpline
Compliance & regulation	Counselling helpline
	Crisis communication helpline
	Redundancy approval helpline

ARAG on-line Legal Services: www.araglegal.co.uk **Voucher Code:** X1232KC79BB5

Cost of cover:

Premium: Included within Foyht Membership **IPT at 12%**

Limit of Indemnity: £100,000 per claim (£10,000 in respect of Crisis communication)

Aggregate Limit: £1,000,000 per annum (Employment Compensation Awards)

Excess: Nil

Further information: Your policy has been issued on the basis of the information you provided at inception. Please check that the information shown is accurate and that the cover suits your needs.

Endorsements:

ARAG plc is registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN. ARAG plc is authorised and regulated by the Financial Conduct Authority firm registration number 452369. ARAG plc is authorised to administer this insurance on behalf of the insurer Brit Syndicate 2987 at Lloyd's (written under unique market reference B0356KA233D12A000 or replacement thereof). Brit Syndicates Limited, the managing agent for Brit Syndicate 2987 at Lloyd's, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked by visiting the FCA website at www.fca.org.uk/register or by contacting the FCA on 0800 111 6768 (freephone), or 0300 500 8082.

ARAG plc and Brit Syndicate 2987 at Lloyd's are covered by the Financial Ombudsman Service.

www.ARAG.co.uk





Useful Information

Bgi.UK

Telephone Number

01367 246 157

Email

Foyht@BGI.uk.com

Website

<https://BGI.uk.com>

<https://foyht.co.uk>

<http://healthwellbeing.focusonuk.co.uk/>

Feedback and Complaints Procedure

At BGI.uk we believe that you deserve to be treated in a courteous, fair and prompt manner and we aim to provide a high level of customer service at all times. If you feel that we have not provided you with the best service then please let us know immediately. We take all customer complaints very seriously. In the first instance you can share your concerns with the BGI.uk representative that you have been dealing with. If your complaint requires a more detailed investigation then it will be escalated to our Complaints Officer who can be contacted as follows:

Write: Complaints Officer, BGI.uk, Portwell House, Market place, Faringdon, Oxon, SN7 7HU

Call: 01367 246130

Email: complaints@bgi.uk.com

To view our terms of business, please visit; <https://bgi.uk.com/terms-of-business/>

To view our privacy policy please visit; <http://bgi.uk.com/privacy-policy/>

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Newline Insurance Company Limited

Newline Insurance Company Limited

1 Fen Court

London

EC3M 5BN

Tel: +44 (0)20 7090 1700 (ask for head of compliance)

e-mail: complaintsofficer@newlinegroup.com

ARAG

Telephone helplines

24/7 legal advice on business matters within UK and EU law 0344 571 7978

Redundancy approval 9am to 5pm weekdays (except bank holidays) 0117 917 1698

UK tax advice 9am to 5pm weekdays (except bank holidays) 0344 571 7978

Crisis communication 0344 571 7964

Confidential counselling 0333 000 2082

Complaints

Telephone Number

0117 917 1561

Email

customerrelations@arag.co.uk

Address

ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN

Full complaints procedure can be found in the policy wording.

Insurance administration is provided by BGI.uk

Portwell House Faringdon Oxfordshire SN7 7HU tel 01367 246157

E-mail Foyht@BGI.uk.com

BGI.uk.com

www.foyht.co.uk