



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.

POLICYHOLDER DETAILS:

JACQUIE ROBERTSON

[REDACTED]

[REDACTED]

**PERTSHIRE
PH3 1SD
UNITED KINGDOM**

CERTIFICATE NO.:

FP44381158

PERIOD OF INSURANCE:

Oct 14 2024 - Oct 13 2025

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

BUSINESS DESCRIPTION:

FITNESS INSTRUCTOR

COVER:

PUBLIC/TEACHER LIABILITY

LIMIT OF INDEMNITY £5,000,000 FOR ANY ONE EVENT

Insurance Adviser Details

Your Insurance Adviser: FitPro Insurance Services, Dawson House, 5 Jewry Street, London, EC3N 2EX, Tel: 020 3869 5949

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 **FitPro Insurance Services, Dawson House, 5 Jewry Street, London, EC3N 2EX (Telephone: 020 3869 5949)** 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.

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**