

# Schedule



## Personal Trainer and Coaches Insurance

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

Date of issue:  
11/03/2018

Pam Greenstreet

57 Battle Road  
St. Leonards-on-Sea  
East Sussex  
TN37 7AA  
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:	444900032755		
Binding Authority:	This insurance is written under contract number SC3342017377		
Wording:	PTC-A 0218 - WORDING - SCD / CSL-A 0417 - SUMMARY - SCD		
Insured:	Pam Greenstreet		
Equipment Address:	57 Battle Road St. Leonards-on-Sea East Sussex TN37 7AA United Kingdom		
Business:	Aqua Aerobics, Group Exercise Instruction, Personal Training, Studio Cycling, Yoga		
Period of Insurance:	From:	13/03/2018	To: 12/03/2019
	Both dates inclusive local standard time at the <b>Insured's</b> 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 <b>insurer</b> and the <b>insured</b> .		
Covered Jurisdictions:	United Kingdom		

Liability Section			
Public Liability Sub-Section:	Included		
Limit of Indemnity:	£1,000,000.00	any one <b>Occurrence</b>	
	Subject to the following sub-limits which shall be part of and not in addition to the above limit:		
	£250,000	any one <b>Occurrence</b> and in the aggregate in respect of Cyber	
Excess:	£0.00	Applicable to <b>Injury</b> and <b>Damage</b>	
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 Indemnity:	£1,000,000.00	any one <b>Occurrence</b> and in the aggregate	
Excess:	£0.00	Applicable to <b>Injury</b> and <b>Damage</b>	
Defence Costs:	Included		

Occurrence Limit:	Combined		
Products sold in or supplied to:	United Kingdom		
Professional Indemnity Sub-Section:	Included		
Limit of Indemnity:	£1,000,000.00	any one <b>Occurrence</b> 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 <b>Occurrence</b> and in the aggregate in respect of Breach of Confidentiality	
	£100,000	any one <b>Occurrence</b> and in the aggregate in respect of Breach of Copyright	
	£250,000	any one <b>Occurrence</b> and in the aggregate in respect of Libel and Slander	
Excess:	£0.00	Applicable to <b>Defence Costs</b>	
Defence Costs:	Included		
Occurrence Limit:	Combined		
Retroactive Date:	13/03/2018		

<b>Personal Accident Section</b>			
Personal Accident Benefits:	Not Included		
	This policy will not pay more than the Capital Sum stated below for <b>Permanent Partial Disablement</b> arising out of any one <b>Accident</b> regardless of the number of conditions diagnosed in the <b>Insured Person</b>		
<b>Death:</b>	Nil		
<b>Permanent Total Disablement:</b>	Nil	Any occupation	
	Subject to the following percentage of Capital Sum payable which shall be part of and not in addition to the above limit:		
	Nil	<b>Loss of Limb</b> (one limb)	
	Nil	<b>Loss of Limb</b> (two or more)	
	Nil	<b>Loss of Sight</b> (one eye)	
	Nil	<b>Loss of Sight</b> (both eyes)	
	Nil	<b>Loss of Limb &amp; Loss of Sight</b>	
	Nil	<b>Loss of Hearing</b> (one ear)	
	Nil	<b>Loss of Hearing</b> (both ears)	
	Nil	<b>Loss of Speech</b>	
<b>Temporary Total Disablement:</b>	Nil	Maximum. Subject to net weekly earnings not being exceeded	
	Nil	Maximum Duration	
	Nil	Deferment Period	
<b>Extension - Dental Expenses:</b>	Nil	Subject to appropriate mouth protection being worn when participating in contact sports	
	Nil	Excess	
<b>Hospital Daily Benefit:</b>	Nil		
	Nil	Maximum Duration	
	Nil	Deferment Period	


<b>Material Damage Section</b>					
Sports & Business Equipment:	Included				
Sum Insured:	£250.00	Item Limit:	£250.00	Excess:	£50.00

<b>Purchase Information</b>	Ex. IPT	IPT	Total
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<b>Initial Purchase</b>			
Premium	£41.09	£4.93	£46.02
<b>Total</b>	<b>£41.09</b>	<b>£4.93</b>	<b>£46.02</b>

<b>Notification of Claims and Circumstances</b>	
To:	<p>Claims Department            Catlin Insurance Company (UK) Ltd.            20 Gracechurch Street            London            EC3V 0BG</p> <p>Email:            james.good@xcatlin.com</p>

<b>Endorsements</b>	
<p><b>Extensions</b>            Subject to all other terms and conditions of this policy, cover is extended as follows:</p>	[none]
<p><b>Additional Exclusions</b>            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:</p>	[none]
<p><b>Additional Conditions</b>            Cover under all individual policy Sub-Sections is subject to the following additional conditions:</p>	<p><b>Coaching, Instruction, Supervision and Treatment - Qualifications</b>            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.</p>

<b>Authorisation</b>	
Signed by:	 Andy Brownsell Director Protectivity Protectivity is a trading name of SportsCover Direct Ltd.
Date:	11/03/2018