

# Schedule



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

## Personal Trainer and Coaches Insurance

Date of issue:  
03/08/2019

Annie-Celeste Taylor

12 Copford Walk  
Popham Street  
London  
N1 8QY  
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:	444900064656		
Binding Authority:	This insurance is written under contract number SC3342019377		
Wording:	PTC-A 0419 - WORDING - SCD / SPA-A 0419 - WORDING - SCD / SPA-A 0417 - SUMMARY - SCD / PTC-A 0518 - SUMMARY - SCD		
Insured:	Annie-Celeste Taylor		
Equipment Address:	12 Copford Walk Popham Street London N1 8QY United Kingdom		
Business:	Bootcamps, Circuit training, Fit / Gym Instructors, Group Exercise Instruction, Personal Training		
Period of Insurance:	From:	05/08/2019	To: 04/08/2020
	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:	£5,000,000.00	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:	£5,000,000.00	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:	£5,000,000.00	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:	05/08/2019	


<b>Personal Accident Section</b>		
Personal Accident Benefits:	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>	£5,000	
<b>Permanent Total Disablement:</b>	£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%	<b>Loss of Limb</b> (one limb)
	100%	<b>Loss of Limb</b> (two or more)
	25%	<b>Loss of Sight</b> (one eye)
	100%	<b>Loss of Sight</b> (both eyes)
	75%	<b>Loss of Limb &amp; Loss of Sight</b>
	25%	<b>Loss of Hearing</b> (one ear)
	100%	<b>Loss of Hearing</b> (both ears)
	100%	<b>Loss of Speech</b>
<b>Temporary Total Disablement:</b>	£100 per week	Maximum. Subject to net weekly earnings not being exceeded
	52 weeks	Maximum Duration
	14 days	Deferment Period
<b>Extension - Dental Expenses:</b>	£250	Subject to appropriate mouth protection being worn when participating in contact sports
	£25	Excess
<b>Hospital Daily Benefit:</b>	£25 per 24 hours	
	14 days	Maximum Duration
	72 hours	Deferment Period

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

Purchase Information	Ex. IPT	IPT	Total
<b>Initial Purchase</b>			
Premium	£64.08	£7.69	£71.77
<b>Total</b>	<b>£64.08</b>	<b>£7.69</b>	<b>£71.77</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@xlcatlin.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 &amp; Treatment</b></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.</p> <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.</p> <p>In the event of breach of the above Additional Condition(s), <b>We</b> shall have no liability under this policy, unless <b>You</b> 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.</p>

<b>Authorisation</b>	
Signed by:	 Andy Brownsell Director Protectivity Protectivity is a trading name of SportsCover Direct Ltd.
Date:	03/08/2019