



**FITNESS  
AGENTS**



# Fitness Agents team up with Endsleigh

The UK's leading Personal Training Management Team have teamed up with Endsleigh, one of the UK's leading Sports Insurance Brokers.

As part of this exciting partnership Endsleigh are providing Professional Indemnity and Public Liability insurance protection for all full time personal trainers engaged by Fitness Agents / Club Training.

This competitively priced product covers personal trainers during Training and Fitness Instruction excluding Martial Arts (other than Boxercise and/or pad work), Sports Conditioning/Massage, Motorised, Equestrian, Aerial or Watersports (other than whilst in a swimming pool).



Cover is provided for the following limits:

Professional Indemnity (including libel and slander) £5,000,000 indemnity limit

This provides an indemnity against claims arising from a breach of your professional duty whether such duty is owed in contract or otherwise in respect of legal liability arising from negligent acts, errors or omissions in connection with the insured activities

Public Liability £5,000,000 indemnity limit

This provides an indemnity against losses where you are found to be Legally Liable for Damage to Property or Injury to Third Parties arising in connection with the insured activities

## INCIDENT NOTIFICATION GUIDELINES

It is important that all incidents that may give rise to a claim are reported to Endsleigh as soon as possible after the event. This will enable Insurers to carry investigations at an early stage whilst information relating to the claim remains fresh in the mind. This will also ensure that you are complying fully with your policy terms and conditions.

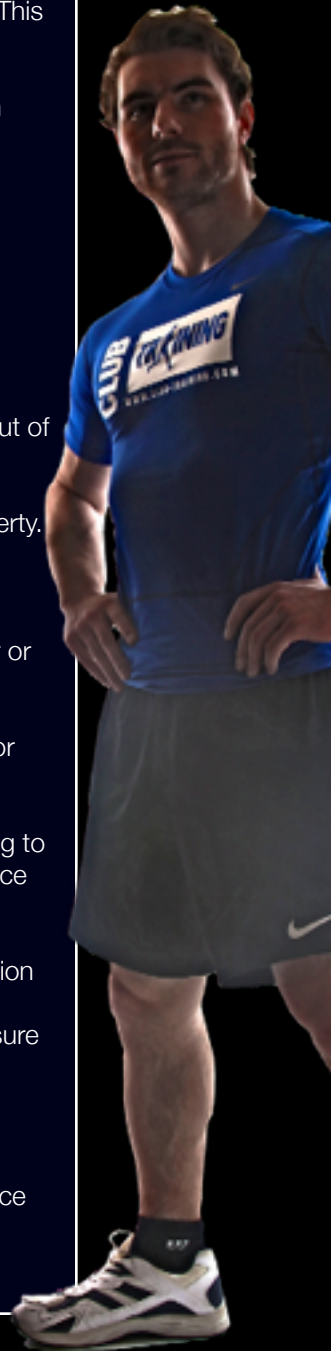
In order to achieve this, we would ask that you notify us immediately of any incident that involves:

- a fatal accident.
- an injury involving either referral to or actual hospital treatment.
- any allegations of libel/slander.
- any allegations of Professional Negligence i.e. arising out of tuition, coaching or advice given.
- any investigation under any child protection legislation.
- any circumstance involving damage to third party property.

An injury is defined as

- any head injury that requires medical treatment [Doctor or Hospital].
- any fracture other than to fingers, thumbs or toes.
- any amputation, dislocation of the shoulder, hip, knee or spine.
- loss of sight [whether temporary or permanent].
- any injury resulting from electrical shock or burn, leading to unconsciousness or requiring resuscitation or admittance to hospital for more than 24 hours.
- any other injury leading to hypothermia, heat induced illness or to unconsciousness which requires resuscitation or admittance to hospital for more than 24 hours.
- loss of consciousness caused by asphyxia or by exposure to a harmful substance or biological agent.

Please note the above list is not exhaustive and if you are unsure as to whether an incident should be reported, then please do not hesitate to contact Endsleigh for further advice as detailed overleaf.



We would remind you that in NO circumstances should you admit liability or agree to pay for any damage caused as this may prejudice the position of Insurers and COULD result in the withdrawal of any indemnity.

Finally, please note that this is a Liability Policy where Insurers decide if negligence attaches to you. Therefore any payments you make to any third parties will not necessarily be reimbursed.

### INCIDENT RECORDING GUIDELINES

We recommend that you record any reportable accident. Records must be kept for at least 3 years. Names and addresses of any possible witnesses should also be recorded

### CLAIMS CONTACT DETAILS

Name: Lisa Paul at Endsleigh  
Telephone: 01242 866818  
Email: [lisa.paul@endsleigh.co.uk](mailto:lisa.paul@endsleigh.co.uk)  
[www.endsleigh.co.uk](http://www.endsleigh.co.uk)

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