



Your Liability Insurance Certificate

Policy Number: 6094122
Certificate Reference: PEND001G122B
Certificate Wording: Advance Combined Liability Policy Wording (2022)

Name / Company Name: James Males
Address: 70 Franklins
Maple Cross
Rickmansworth
WD3 9SY

Employer Reference Number:

Trade / Profession: Fitness Instructors
and no other purpose
up to a maximum of 1 Manual Workers and 0 Clerical Workers
with 0 Temporary Workers

Period of Insurance: 06 June 2022 to 05 June 2023

Renewal Date: 06 June 2023

Insurer: The insurers whose identity is stated in the endorsement entitled Identity of insurers and whose proportionate liability will be detailed on requested

Standard Excess: See Additional Conditions Section

Limits of Indemnity:

EMPLOYERS LIABILITY: any one occurrence	£0
PUBLIC LIABILITY: any one occurrence or series of occurrences arising from one event and unlimited in the aggregate in the Period of Insurance.	£5,000,000
PRODUCTS LIABILITY: any one occurrence and in all in the Period of Insurance	£5,000,000

Premium Calculation:

Premium Based on: Number of Persons

- 1 Partners and/or Principals
- 0 Partners and/or Principals engaged solely in clerical work
- 0 Employees (including working directors)
- 0 Employees (including working directors) engaged solely in clerical work
- 0 Temporary Employees (up to 50 days per person per policy period)



Personal Accident Section:

NOT INSURED

Insured Persons

Title	Firstname(s)	Surname
-------	--------------	---------

Benefits - Per Person

Benefit 1 - Accidental Death	£0
Benefit 2 - Total and irrecoverable loss of sight in one or both eyes	£0
Benefit 3 - Loss of a limb begin one or more limbs	£0
Benefit 4 - Permanet Total Disablement	£0
Benefit 5 - Temporary Total Disablement	£0
Benefit 6 - Temporary Partial Disablement	£0

Tools and Business Equipment Section:

Tools (anywhere in the UK)	£0
Extended Tools cover for theft from unattended vehicles	No
Stock (anywhere in the UK)	£0
Extended Stock cover for theft from unattended vehicles	No
Excess	£100

Commercial Legal Expenses Section:

NOT INSURED

Premium:

Net Premium:	£91.35
Insurance Premium Tax @ 12%:	£10.96
Policy Administration Fee:	£15.00
TOTAL PREMIUM:	£117.31

Important Note

The premium has been based on the number of employees within your company. The information you gave at quotation stage has determined the calculated premium so please ensure this is accurate. In the event of a claim we may request evidence of this.

If the number of employees increases at any stage during the policy you are required to notify Your Broker or if your broker is closed you can send an email to commercial@advanceschemes.com. Failure to notify your Insurer will invalidate your Policy.



Endorsements

CL000A - Property Damage/Bodily Injury Excess - £250

The Excess in respect of Third Party Property Damage or Bodily Injury is £250 each and every claim.

CL004 - Administration of Drugs Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Public Liability or Products Liability Sections directly or indirectly resulting from or in consequence of the provision and/ or administration of pharmaceuticals or drugs of any nature.

CL005 - Abuse Exclusion

The indemnity provided by the Public Liability Section will not apply to legal liability arising from Abuse.

Abuse shall mean

- acts of hurting or injuring mentally or physically by maltreatment or ill-use or
- acts of forcing sexual activity rape or molestation or
- repeated or continuing contemptuous coarse or insulting words or behaviours

CL010 - Bodily Treatment Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under the Public Liability or Products Liability Sections directly or indirectly resulting from or in consequence of the provision of any medical or other bodily treatment, other than first aid treatments.

CL013 - Sporting Participation Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under the Employers Liability or Public Liability Sections directly or indirectly resulting from or in consequence of any Injury to any person playing in, training in, or practising any sport.

CL056 - Participant to Participant Exclusion

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under the Employers Liability or Public Liability Section or indirectly resulting from or in consequence of any Injury caused by the negligent act and/or omission of any participant towards another participant.

CL061 - Gymnasium Condition

It is a condition precedent to liability under this Policy that the use of gymnasiums is subject to the following procedures:

- all equipment is inspected at least once each week and any defects found are repaired immediately;
- the Insured shall ensure that all equipment is used in accordance with the manufacturer's instructions;
- the Insured shall obtain a 'Health & Gym experience questionnaire' from all members and/or participants;
- where the member and/or participant do not have sufficient experience or fitness level, an adequate induction course shall be provided by the Insured for the said member and/ or participant.



Identity of Insurers

Covéa Insurance plc. Covea Insurance plc, Registered in England and Wales No.613259. Registered office, Norman Place, Reading, RG1 8DA

Covea Insurance plc are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Each reissue of the Schedule replaces all previous schedule.

Any alteration(s) contained in the reissued Schedule will be effective from the beginning of the Period of Insurance shown in reissued Schedule.



Examined:

Date: 07 June 2022

Advance Insurance, 2 K D Plaza, Cotterells, Hemel Hempstead, HP1 1AX. Firm Reference Number: 821614



Statement of Fact

This Statement of Fact is the record of information provided to Us by Your insurance advisor on Your behalf and in conjunction with the Policy Document and Schedule.

Please take care to review all documentation to ensure that the information provided accurately reflects Your circumstances and that the cover provided suits Your requirements. You should pay particular attention to any terms Conditions limits and Exclusions including Endorsements which may require You to take action.

You confirm that You have answered the questions to the best of Your knowledge and belief and that You have fairly presented the risk to Us. It is very important that You check that the information is accurate and complete and includes all circumstances that might affect Our decision to insure You or the terms upon which such insurance is given. If it is not, please contact Your insurance advisor.

Failure to disclose all relevant facts fully and accurately may invalidate Your Policy or affect the amount We pay You in the event of a claim. If You are unsure whether certain facts are relevant You should disclose them to Your insurance advisor.

Policy Number: 6094122

Name / Company Name: James Males

Address: 70 Franklins
Maple Cross
Rickmansworth
WD3 9SY

The Business: Fitness Instructors

Year Trading: 2009

Period of Insurance: 06 June 2022 to 05 June 2023

Business Details

Do or will you or your employees use heat away from your premises (including welding or cutting equipment, blow lamps, blow torches, hot air guns and asphalt, bitumen, tar or pitch heaters)? No

Do you or any of your employees handle, transport or work with any of the following: Radioactive substances or devices, explosives, asbestos, silica, toxic or hazardous chemicals, materials giving rise to dust or fumes, lifts, cranes, Hoists, slings, cradles or processes involving a noise level in excess of 85db? If Yes, Please provide details? No

Do you manufacture or supply any products that are to be used in the Marine, Aerospace, Motor, Medical or Pharma industries, or any safety critical products? No

Do you undertake or have ever undertaken any work in or on aircraft operational areas, chemical works, gas works, nuclear installations, offshore installations, petrochemical works, power stations or railways? No

Do you design, give advice or prepare specifications in respect of any products supplied or contract? No

Do you maintain rights of recourse/recovery against any manufacturer? Yes

Any goods derived from the far east? No

Do you comply with all relevant Health and Safety Executive requirements including having a formal written Health and Safety policy with Training Plan and documented procedures for any high risk activities? Yes



Claims History

Within the last 5 years, have you or any of your partners or directors in connection with any business which you/they have been involved had any losses whether insured or not or had any claims made against you? No

Date	Type	Details	Status	Costs
------	------	---------	--------	-------

History

Please confirm that you and any of your partners or directors either personally or in connection with any business which you/they have been involved have ever:

been declared bankrupt or are the subject of any current bankruptcy proceeding or any voluntary or mandatory insolvency or winding up procedures?	No
been disqualified from being a company director?	No
had a County Court Judgement or Sheriff Court Decree?	No
ever been convicted of or charged with (but not yet tried) a criminal offence other than a motoring offence or a spent conviction in accordance with the "Rehabilitation of Offenders Act 1974"?	No
been prosecuted or have prosecutions pending under the Health and Safety at Work Act or any other statute or regulation?	No

If you have answered 'Yes' to any of the above or wish to disclose any other material facts then please provide details below:-

Fraud Prevention Agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering for example when:

- checking applications for and managing credit and other facilities and recovering debt;
- checking insurance proposals and claims;
- checking details of job applicants and employees.

We and other organisations that may access and use information recorded by fraud prevention agencies may do so from other countries