



## Instructor's Public Liability Policy

### LIABILITY INSURANCE ARRANGED BY FITNESS PROFESSIONALS LTD.

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.

**INSURED:**  
**KIM MENZIES**  
**GAINSBOROUGH HOUSE**  
**30 BURDETT ROAD**  
  
**STONEHOUSE**  
**GL10 2JW**  
**UNITED KINGDOM**

**CERTIFICATE NO.:** **FP00008959**

**PERIOD OF INSURANCE:** **Mar 01 2018 - Feb 28 2019**

This confirmation of cover contains a summary of the cover provided under master policy 25146554CHC.

**BUSINESS DESCRIPTION:** **FITNESS INSTRUCTOR**  
**COVER:** **PUBLIC/TEACHER LIABILITY**

- a) Bodily injury to or illness or disease of any person except that arising out of and in the course of his/her employment by you under a contract of service or apprenticeship
- b) Loss or physical damage to physical property not belonging to you or in your charge or control
- c) Loss arising from trespass or nuisance happening during the Period of Insurance

## LIMIT OF INDEMNITY £10,000,000 FOR ANY ONE EVENT

### Terrorism

Please note that, in addition to its other terms, conditions, exceptions or exclusions, the policy wording may incorporate provisions which exclude or limit loss, damage or liability caused by acts of terrorism. Full details are contained within the master policy.

**NB:** This is only a brief description of the cover provided.  
The policy is a legal document and, as such, defines insurance in precise terms.

A copy of the master policy is available on request from **Fitness Professionals, Kalbarri House, 107-113 London Road, London E13 0DA, UK** (Telephone: +44 (0)20 8586 8635) or by logging in to [fitpro.com](http://fitpro.com) using your membership number and password.

### The Financial Services Compensation Scheme

Your insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if they cannot meet their obligations, depending on the type of insurance and the circumstances of your claim. Further information about the scheme is available from the FSCS website [fscs.org.uk](http://fscs.org.uk), or write to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

### Notice of Claim

The Insured shall, on the happening of any event which could give rise to a claim under this policy, give immediate notice to the Aviva Claims Team by contacting the Aviva 24 Hour Claims Helpline on 0845 300 7586.

BRENT HALLO  
On behalf of Aviva Insurance Limited

# Complaints Procedure

## Our Promise of Service

Our goal is to give excellent service to all our customers but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that we provide the kind of service you expect, we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.

## What Will Happen if You Complain?

- We will acknowledge your complaint promptly.
- We aim to resolve all complaints as quickly as possible.

Most of our customers' concerns can be resolved quickly but, occasionally, more detailed enquiries are needed. If this is likely, we will contact you with an update within 10 working days of receipt and give you an expected date of response.

## What To Do if You Are Unhappy

If you are unhappy with any aspect of the handling of your insurance we would encourage you, in the first instance, to seek resolution by contacting Fitness Professionals Ltd.

If you are unhappy with the outcome of your complaint, you may refer the matter to the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Telephone:  
0800 023 4567 (calls from UK landlines and mobiles are free) or  
0300 123 9123

Or simply log on to their website at [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)

While we are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure does not affect your right to take legal action.

## Appendix 1 (Applicable for residents of the Republic of Ireland)

The **Defined Territories** are extended to include the Republic of Ireland.

## Appendix 2 (Applicable for residents of the United Kingdom and Republic of Ireland)

### 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.