The National Register of Personal Trainers

Summary of Liability Cover - Insurance Certificate

Insured :	LYDIA TIDMARH
Period of Cover :	31/10/2017 to 30/10/2018
Price of Cover :	£98.20 (Inclusive of 6% IPT & Fee)
Membership No :	31396
Retroactive Date :	01 January 1985
Today's Date :	30/10/2017
Activities :	Personal Training Activities recognised by NRPT for which the member is appropriately qualified (includes use of a business/trading name up to a gross annual turnover of £50,000. Cover is for individuals only. There is no cover for Limited Companies nor is cover provided to individuals who employ other personal trainers)

CIVIL LIABILITY

Policy Number :	F10174849A
Insurer :	Brit Syndicate via Citynet Insurance Brokers

This covers legal liability for damages and legal costs arising out of Third Party loss, injury or damage, in connection with the activities described above and notified to Brit Syndicate within the period noted above. Cover includes public liability, professional indemnity, liability for damage to leased and rented premises, indemnity to principals and liability arising out of goods sold or supplied including refreshments. The cover is written on a claims made wording, which means that the cover will respond when the claim is made, not when the incident occurred.

All incidents that may give rise to a claim in the future should be notified to Citynet Insurance Brokers through Brit Syndicate (NRPT) at the time of incident.

Limit of Indemnity

Section 1	Civil Liability	£5,000,000	any one event (any one period for Products/Pollution)
Section 2	Employers Liability	Not Insured	
Section 3	Legal Defence Costs for Health & Safety &/Consumer Protection	£250,000	any one period
Section 4	Directors' and Officers Liability	Not Insured	
Section 5	Abuse	Not Insured	

Principle Exclusions

Liability arising out of:

* Criminal Acts
* The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft
* Product Guarantee or recall, repair or replacement
* In connection with damage to any data
* Medical malpractice
* Damage to own property
* Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
* Incidents prior to the retroactive date
* Incidents / claims known to you but not reported to Insurers.

Restricted cover applies in respect of legal actions brought in a court of Law within the USA or Canada

The above is intended to be a summary only of cover.
Brit Syndicate via Citynet Insurance Brokers is authorised and regulated by the Financial Services Authority
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