

# Certificate of Insurance Cover

This certificate is evidence of cover provided under the Master Policy HU PI(6) 9288695 and is not an individual contract of insurance.  
A full copy of the cover wording is available on request from Howden UK Group Limited.

**Insured Member:** Ravi Sandhu

**Registration Number:** R0110330

**Insured Activities:** £10 Million Fitness Cover

REP's Legal Advice Line: 0845 300 1899  
REP's Counselling Service: 0117 934 0105  
REP's Risk Solution Line: 0845 366 6666

**Period of Insurance:** 10/10/2018 - 09/10/2019  
(both dates inclusive)

## Section 1 Combined Liability

**Insurer** : Hiscox Underwriting Limited  
**Policy Number** : HU PI(6) 9288695

Limit of Indemnity: £10,000,000 any one event

### Policy Cover:

This **covers** legal liability for damages and legal costs arising out of third party loss, injury or damage, occurring during the period of cover, in connection with the activities described above. Cover includes public liability, advice, liability for damage to leased and rented premises, indemnity to principals and liability arising out of goods sold or supplied including refreshments. **The policy only covers UK Residents.**

### Principal Exclusions:

Liability arising out of:

- (i) Criminal Acts
- (ii) Medical malpractice
- (iii) Damage to own property
- (iv) In connection with damage to data
- (v) Product guarantee or recall, repair or replacement
- (vi) Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- (vii) The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft

Geographical Limits: Cover is provided throughout the European Union for instructors resident in the United Kingdom.  
Restricted cover applies in respect of legal actions brought in a court of law within the USA or Canada

## Section 2 Personal Accident

**Insurer** : Aviva Insurance Ltd  
**Policy Number** : 25040973ECA

### Cover

Accidental bodily injury sustained by the Insured during the period of cover whilst engaging in the insured activities anywhere in the world including travel to and from such activities within Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

### Benefits

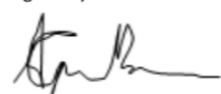
Death	£ 50,000
Loss of two or more Limbs or both Eyes or one of each	£ 50,000
Loss of one Limb or Eye	£ 50,000
Permanent total loss of Speech	£ 50,000
Permanent total loss of hearing in both Ears	£ 50,000
In one Ear	£ 12,500
Permanent Total Disablement from the Insured's usual occupation as an Exercise Professional	Up to £ 50,000
Temporary Total Disablement from the Insured Person's usual occupation as an Exercise Professional (Benefit Period: 13 weeks. Excess period: 28days)	£100 per week

Cover in all cases is provided for activities appropriate to your level of training and qualification.

Geographical Limits: Cover is provided on a worldwide basis for instructors resident in the United Kingdom.

For members aged between 75 to 85 years Permanent Total Disablement cover is excluded and all other benefits (other than Temporary Total Disablement are reduced to 10% of the benefit amount shown above)

Signed by:



Howden UK Group

You must report every claim and any incident that is likely to give rise to a claim. Do not admit liability and do not make an offer or promise to pay.

Please contact the claims team on 0121 698 8043 and complete the claim form as soon as possible to avoid prejudicing your claim.

A full copy of the cover wordings are available at [www.exerciseregister.org/resources/member-downloads](http://www.exerciseregister.org/resources/member-downloads)

Coachwise Ltd is an appointed representative of Howden. Howden is a trading name of Howden UK Group Limited, part of the Hyperion Insurance Group. Howden UK Group Limited is authorised and regulated by the Financial Conduct Authority in respect of general insurance business. Registered in England and Wales under company registration number 725875. Registered Office: 16 Eastcheap, London EC3M 1BD.

Hiscox Underwriting Ltd is authorised and regulated by the Financial Conduct Authority. Hiscox Insurance Company Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Aviva Insurance Ltd. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Aviva Insurance Ltd is authorised by the Financial Conduct Authority and regulated by the Prudential Regulation Authority.

Calls may be monitored and recorded for quality assurance purposes

(Version: October 2017)