

## Policy Schedule (New Business)

### Insured Details

<b>Insured Name</b>	FINANCIAL FITNESS GROUP LIMITED
<b>Trading As</b>	
<b>Insured Address</b>	THE FINANCIAL FITNESS GROUP, UNIT 2, VENTURE BUSINESS CENTRE, MADLEAZE ROAD, GLOUCESTER, GLOUCESTERSHIRE, GL1 5SJ
<b>Broker Name</b>	ARTEMIS
<b>Broker Address</b>	ARTEMIS INSURANCE BROKERS LTD, PROVIDENT HOUSE, PURLEY, SURREY, CR8 2LE, ENG
<b>Activity Sector</b>	Leisure Operator
<b>Activity Type</b>	Health & Fitness
<b>Activities</b>	Personal Training
<b>Policy Number</b>	SAL/2025/0000132
<b>Period of Insurance</b>	Start: 01/06/2025 End: 31/05/2026
<b>Insurer</b>	Dale Underwriting Partners Syndicate 1729 at Lloyd's

### Public and Products Liability Section

<b>Limit of Indemnity</b>	£10,000,000	any one occurrence, and in the aggregate in respect of Products Liability
<b>Basis of Cover</b>	Losses Occurring	
<b>Retroactive Date</b>	Not Applicable	
<b>Third Party Property Damage Excess</b>	£0	
<b>Third Party Bodily Injury Excess</b>	£0	
<b>Territorial Limits</b>	Worldwide (Ex USA and Canada)	
<b>Applicable Jurisdiction</b>	United Kingdom	
<b>Risk Information</b>	£100,000 Turnover	
<b>Applicable Policy Wording :</b>	DUP S&L Liability Wording - LO_2407	

### Professional Indemnity Section

<b>Limit of Indemnity</b>	£5,000,000	any one claim and in the aggregate
<b>Basis of Cover</b>	Claims Made	
<b>Retroactive Date</b>	01/06/2025	
<b>Excess</b>	£0	
<b>Territorial Limits</b>	Worldwide (Ex USA and Canada)	
<b>Applicable Jurisdiction</b>	United Kingdom	
<b>Risk Information</b>	£100,000 Turnover	
<b>Applicable Policy Wording :</b>	DUP S&L Liability Wording - LO_2407	

## Policy Schedule (New Business)

### Employers Liability Section

<b>Limit of Indemnity</b>	£10,000,000
<b>Basis of Cover</b>	Losses Occurring
<b>Excess</b>	£0
<b>Territorial Limits</b>	Worldwide (Ex USA and Canada)
<b>Applicable Jurisdiction</b>	United Kingdom
<b>Risk Information</b>	£0 Total Wageroll
	10 Employees/Volunteers
<b>Applicable Policy Wording :</b>	DUP S&L Liability Wording - LO_2407

### Personal Accident Section

#### Benefits

<b>BENEFIT</b>	<b>COVERED / NOT COVERED</b>	<b>SUM INSURED / MAXIMUM PAYABLE</b>
1. Death	Covered	£50,000
2. Permanent Total Disablement	Covered	£50,000
3. Permanent Partial Disablement		
(a) Loss of Limb	Covered	£50,000
(b) Loss of Sight	Covered	£50,000
(c) Loss of Hearing	Covered	£50,000
(d) Loss of Speech	Covered	£50,000
(e) one thumb	Covered	£15,000
(f) forefinger	Covered	£10,000
(g) any finger other than forefinger	Covered	£5,000
(h) big toe	Covered	£7,500
(i) any toe other than the big toe	Covered	£2,500
(j) shoulder or elbow	Covered	£12,500
(k) wrist, hip, knee or ankle	Covered	£10,000
(l) lower jaw by surgical operation	Covered	£15,000
(m) Permanent Partial Disablement other than (a) to (l) above	Covered	Up to 100% of item 2 subject to assessment
4. Temporary Total Disablement	Not Covered	£0 per week
Benefit Period		0 weeks
Excess Period		0 days
5. Temporary Partial Disablement	Not Covered	£0 per week
Benefit Period		0 weeks
Excess Period		0 days
6. Medical Expenses	Not Covered	£0 per Insured Person
Medical Expenses Benefit Excess		£0

#### Extensions

## Policy Schedule (New Business)

1. Dental and Optical Benefits	Not Covered	
2. Fracture Benefit	Not Covered	
3. Funeral Expenses	Covered	£3,000 per Insured Person
4. Hospital Inconvenience	Covered	£25 per full 24-hour period
Excess Period		24 hours
Benefit Period		21 days
5. Physiotherapy	Covered	£35 per session
Benefit Period		5 sessions
Excess		1 session
<b>Occupation Basis</b>	Any Occupation	
<b>Aggregated Event Limit</b>	£1,000,000	
<b>Operative Time</b>	Participating/ Training, Officiating & Travelling to or from	
<b>Age Limitations</b>		
Ages 3-16	Benefit 1. Death reduced to 20%	
Ages 71-80	Benefits 1. Death, 2. Permanent Total Disablement and 3. Permanent Partial Disablement reduced to 25%	
Ages below 16 and over 65	Benefits 2. Temporary Total Disablement and 3. Temporary Partial Disablement are excluded	
Ages over 80	All Benefits excluded	
<b>Territorial Limits</b>	United Kingdom	
<b>Risk Information</b>	0 Adults	
	0 Juniors	
	0 Non-playing Members	
	0 Officials	
	1000 Instructors	
	0 Other Members	
<b>Applicable Policy Wording :</b>	DUP S&L Personal Accident Wording_2407	

## Kit and Equipment Section

Item ID	Insured Item	Sum Insured	Single Article Limit	Territory	Excess
1	Kit and Equipment	£1,500.00	£1,000.00	United Kingdom	£250
	<b>Total Sum Insured:</b>	<b>£1,500.00</b>			
	<b>Applicable Policy Wording :</b>	DUP S&L Kit & Equipment Wording_2407			

## Applicable Conditions and Endorsements

### INSURED:

All member instructors (covered parties) contracted to Financial Fitness Group Limited who have paid membership fees and been declared to Underwriters.

## Policy Schedule (New Business)

### BASIS OF COVER:

This is a Master Policy and You will only be entitled to insurance coverage under the section or sections which You have selected and for which You have paid the required premium. Full details are lodged with Dale Underwriting Partners and are available upon request.

This Master Policy Schedule is to be read alongside the "LMA 5239 - Master Policy Terms and Conditions\_FFG 2025" and "FFG - Activities List 2025" documents which are attached as supplementary documents.

Each attaching covered party shall be issued with a Master Policy Evidence of Cover, which is to be read alongside this Master Policy Schedule, and which shall detail the applicable Limits of Indemnity and coverage afforded to each covered party respectively.

### PERIOD OF INSURANCE:

Affiliated members (covered parties) of the Insured attaching for a 12-month period during the following dates, both dates inclusive:

1st June 2025 to 31st May 2026

the applicable Period of Insurance being detailed in the Evidence of Cover issued to each Covered Party.

### RETROACTIVE DATE:

The following applies only to the Professional Indemnity Section.

It is noted that the Retroactive Date applicable under the Professional Indemnity Section of this Policy shall be the date at which a Covered Party first joined the Master Policy and was declared to Underwriters, as shown on the Evidence of Cover issued for each Covered Party, but not earlier than 1st June 2012.

### 006 - Public & Products Liability Section: SUBCONTRACTORS

The following applies only to the Public & Products Liability Section.

It is a condition precedent to Our liability that all subcontractors engaged by You shall have in force and effect, Public Liability insurance for third party Personal Injury or Property Damage with an annual minimum limit of Indemnity of £5,000,000 throughout the duration of their contract with You.

You should undertake to obtain and retain documentary evidence of the said insurances prior to the commencement of any contract with You.

### 004 - Public & Products Liability Section: COACHING AND INSTRUCTION CONDITION

The following applies only to the Public & Products Liability and Professional Indemnity Sections.

It is a condition precedent to Our liability that all coaches and instructors engaged by You for the delivery of Your Business activities are suitably qualified in accordance with the relevant recognised awarding body or national governing body for the activity in question.

## Policy Schedule (New Business)

### Public & Products Liability and Professional Indemnity Sections: AERIAL SILKS/HOOPS AND ROPE CLIMBING

The following applies only to the Public & Products Liability and Professional Indemnity Sections.

It is a condition precedent to Our liability that:

1. in respect of any aerial yoga or aerial silk or aerial hoop activities, participants must not exceed 1.5m (from the lowest part of the body) above floor level, and
2. in respect of any rope climbing activity:
  - a. participants must not exceed 5m (from the lowest part of the body) above floor level, and
  - b. You must use suitable crash mats, and
  - c. You must directly supervise participants at all times.

### Public & Products Liability and Professional Indemnity Sections: ANTENATAL/POST NATAL ACTIVITIES

The following applies only to the Public & Products Liability and Professional Indemnity Sections.

It is a condition precedent to Our liability that for the provision of any antenatal or postnatal activities, all participants must have written or verbal approval (noted on their medical records) from a qualified general practitioner or midwife, and the instructor must hold a recognised antenatal/postnatal qualification.

### Public & Products Liability and Professional Indemnity Sections: MARTIAL ARTS AND CONTACT ACTIVITIES

The following applies only to the Public & Products Liability and Professional Indemnity Sections.

The cover afforded by this Policy in respect of any Martial Arts, Boxing, Kickboxing, or Mixed Martial Art is restricted to training as part of a fitness regime only and excludes any liability arising directly or indirectly from any sparring, competitions, or ring work.

### Public & Products Liability and Professional Indemnity Sections: POLE FITNESS AND BURLESQUE

The following applies only to the Public & Products Liability and Professional Indemnity Sections.

The cover afforded by this Policy in respect of any instruction of pole fitness or burlesque activities is to be part of a fitness regime only and excludes any liability arising directly or indirectly from any private performances, events, competitions, or parties.

### General Exclusion: TREATMENT EXCLUSION

The following applies to all Sections of the Policy.

This Policy will not Indemnify You in respect of any claim arising out of or in connection with:

1. The provision of any treatment or care by You, or
2. Omission in the provision of any treatment or care by You, or
3. The failure by You to provide any treatment or care to any person.

## Policy Schedule (New Business)

Notwithstanding, any treatment demarked by “#” on the “FFG - Activities List 2025” document shall not be subject to this exclusion and the following provisions shall apply:

- a. Your income generated from such treatment activities as defined in the Activities List shall not exceed 50% of Your total annual income, and
- b. This Policy shall exclude any liability arising directly or indirectly from any invasive procedure (those which break the skin or involve the internal body).

### Public & Products Liability and Professional Indemnity Sections: ADDITIONAL INSURED

It is hereby noted and agreed that the indemnity granted by this Policy is extended to include CrossFit UK Limited and GMB Fitness, but only to the extent that liability arises directly out of the activities of a covered party who has paid their membership fee and been declared to Underwriters, and provided that such liability is ordinarily and reasonably assumed in the normal course of the Business.

### Public & Products Liability and Professional Indemnity Sections: CANI-CROSS / DOG FIT

The following applies only to the Public & Products Liability and Professional Indemnity Sections.

It is a condition precedent to Our liability that in respect of Cani-Cross or DogFit activities, all participants use DogFit approved equipment (to include harness and bungee cord).

### Public & Products Liability and Professional Indemnity Sections: ONLINE ACTIVITIES

The following applies only to the Public & Products Liability and Professional Indemnity Sections.

It is a condition precedent to Our liability that where You are undertaking delivery of any activities remotely or online, You shall:

1. include a disclaimer that the participant engages in the activity at their own risk and that participants should check their surroundings and ensure a safe exercise environment,
2. receive a completed PAR-Q (Physical Activity Readiness Questionnaire) for each client prior to providing any services;
3. be suitably qualified to coach the activity in question,
4. ensure that the activities being coached are suitable to be undertaken in a home environment,
5. You must be domiciled in the United Kingdom,
6. You do not recommend the use of any diet pills,
7. You do not recommend any very low calorie diets (VLCDs),
8. Clients must be registered members of the website in question and Fitness/Nutritional programmes are only to be available through a member log in section of a website, (including closed Facebook forums, forums available to registered members only, Dropbox & Emails) and not openly accessible to the public on an open website.

### 024 Kit & Equipment Section: BASIS OF COVER

The following applies only to the Kit & Equipment Section.

It is noted that the Insured Items included under the Kit and Equipment Section are more fully described as follows:

#### Item Description Comments

Kit & Equipment £1,500 per covered party

## Policy Schedule (New Business)

### APPROVED ACTIVITIES:

It is noted that the Business of the Insured and its covered parties is more fully defined as Personal Training, Fitness Instruction, and Nutritionist activities as defined in the "FFG - Activities List 2025" document held on file by the Underwriters.

### EXCLUDED ACTIVITIES

This Policy excludes any liability arising directly or indirectly from any of the following activities:

- Aerial Activities (other than Aerial Silks/Hoops, Gym work, or Rope Climbing)
- Equestrian Activities
- Gymnastics (other than as part of a fitness regime)
- Motor Sport or Motorised Activities
- Open Road Cycling (other than as part of Triathlon fitness training)
- Physiotherapy
- Therapy or Treatments (other than those defined above in the Approved Activities list)
- Trampolining
- Watersports activities (other than whilst in swimming pools or for the purpose of Triathlon training).

### Public Liability & Products Liability Section: ABUSE EXTENSION

The following applies only to the Public & Products Liability Section.

#### Retroactive Date Limit of Indemnity

01/06/2019 £100,000 any one Claim and in the aggregate

Excess: £1,000 each and every Claim

#### Basis of Cover

This Extension of the Policy shall only indemnify in respect of Claims Made during the Period of Insurance.

#### Operative Clause

Subject to the terms, conditions, definitions and exclusions of the Policy (other than as amended by this Extension), despite Public & Products Liability Section Exclusion 1. Abuse or Molestation, the Insurer agrees to indemnify the Insured against:

- a. all sums which the Insured become legally liable to pay as compensation (including claimants' costs, fees and expenses); and
- b. Costs and Expenses;

arising from any Claim both first made against the Insured in an Applicable Jurisdiction and notified to the Insurer within the Period of Insurance in respect of Personal Injury arising from Abuse or Molestation which is committed or alleged to have been committed after the applicable Retroactive Date stated in this Extension but before the expiry of the Period of Insurance, and provided that such Abuse or Molestation arises in connection with the Business and within the Territorial Limits.

#### Limit of Indemnity

The liability of the Insurer under this Extension in respect of all damages (including claimants' costs, fees and expenses) and



## Policy Schedule (New Business)

Costs and Expenses will not exceed:

- i. The applicable Limit of Indemnity stated in this Extension in respect of the applicable Retroactive Date; but not
- ii. The Limit of Indemnity stated in this Extension in the aggregate for all Claims both first made against the Insured and notified to the Insurer within the Period of Insurance irrespective of Retroactive Dates.

### Exclusions

The Insurer will not:

1. Indemnify You for any liability for which You are entitled to indemnity under any other insurance.
2. Indemnify You for any liability arising from Abuse or Molestation which occurred or is alleged to have occurred before the applicable Retroactive Date specified in this Extension.
3. Indemnify You for any liability arising from any facts and/or circumstances, of which You had become aware before the commencement of this Period of Insurance, which a reasonable person in Your position would have considered as facts and/or circumstances which may give rise to a Claim or Claims under this Policy.
4. Indemnify any perpetrator of Abuse or Molestation.
5. Indemnify You against;
  - a. Any fines or penalties or the costs of defending criminal proceedings
  - b. Punitive, exemplary, aggravated, liquidated or any other non-compensatory damages or any damages resulting from the multiplication of compensatory damages or compensation ordered by a Court of Criminal jurisdiction.
6. Indemnify any person who has or has been alleged to have:
  - a. Authorised or permitted Abuse or Molestation;
  - b. Disregarded knowledge of Abuse or Molestation;
  - c. Had actual or constructive knowledge of Abuse or Molestation and failed to notify a person with specific responsibility or the protection of children or vulnerable adults from Abuse or Molestation;
  - d. Aided or contributed to or supported Abuse or Molestation;
  - e. Intentionally or wilfully failed to comply with any procedure, regulation or licence designed to protect children or vulnerable adults from Abuse or Molestation.

### Conditions

It is a condition precedent to the right of the Insured to be defended or indemnified under this Extension of the Policy that all of the conditions below are complied with at all times.

1. You must bear the Excess (inclusive of Costs and Expenses in the defence or settlement of each Claim) stated in this Extension
2. For the purposes of determining the Excess applicable to any indemnity provided under this Extension, it is expressly agreed that all acts of Abuse or Molestation suffered by any individual bringing a Claim against You will be deemed to have arisen out of one originating cause. If there is more than one victim of Abuse or Molestation by the same perpetrator(s):
  - a. Claims brought against You by each individual who suffered Abuse or Molestation by the same perpetrator will be treated as one Claim and be deemed to have arisen out of one originating cause; and
  - b. All acts of Abuse or Molestation by the same perpetrator suffered by any individual bringing a Claim against You will be deemed to have arisen out of one originating cause.
3. You must give notice in writing to the Insurer as soon as reasonably practicable after becoming aware of any circumstances that may give rise to a Claim. Please see Claims Conditions on page 18 of this Policy.
4. You must ensure that You, Your Employees, members and anyone acting under Your control in the course of Your Business comply with all statutory legislation and requirements for dealing with children and vulnerable adults.
5. You must provide a written claims declaration to the Insurer upon each renewal negotiation of the Policy.

### STATEMENT OF FACT

By accepting this insurance, You confirm that the facts stated below are true. These statements, and all information You or



## Policy Schedule (New Business)

anyone on Your behalf provided before We agreed to insure You, are incorporated into and form the basis of the Policy. If anything in these statements is not correct, or if any material information is not disclosed, We may be entitled to treat this insurance as if it had never existed.

You should keep this statement of fact for Your records.

### Business Activities

1. You are either:
  - a. a self-employed individual working from home
  - b. a self-employed individual working on a mobile basis
  - c. a self-employed individual working from a rented space in a third party premises
  - d. a self-employed individual working from your own premise
  - e. a self-employed individual employed by a third-party
  - f. a trainee working under the full supervision of a qualified instructor (relevant to the business activity being performed)
  - g. an individual employed as a Personal Trainer by a Limited company
  - h. a limited company
2. You only require cover for one or more of the activities, treatments or therapies listed on the "FFG - Activities List 2025" document.
3. Your estimated annual income for the forthcoming year is not expected to exceed £100,000
4. You hold valid and recognised professional qualifications for the activities, treatments or therapies you offer and for which cover is being sought
5. Where applicable, you hold specific qualifications or have attended specialist training or have received written or verbal medical approval (noted on their medical records) from a qualified medical practitioner or midwife prior to the provision of any activities, treatments or therapies to:
  - a. clients who are pregnant or have just given birth (antenatal or postal natal);
  - b. clients who are disabled;
  - c. clients who are minors;
  - d. clients who are elderly, frail, and are likely to fall; and
  - e. clients who have had or are currently receiving treatment for cancer or any other adverse health condition
6. In the last three years no claim or loss, whether successful or not, has occurred or been made against You,
7. You are not aware, after reasonable enquiry, of any matter which may lead to a claim against you. This includes, but is not limited to:
  - a. a shortcoming or problem in your work known to you which you cannot reasonably put right;
  - b. a complaint about your work or anything you have supplied which cannot be immediately resolved;
  - c. an escalating level of complaint on a particular project;
  - d. a client withholding payment due to you after any complaint
8. You have never been declared bankrupt, made insolvent or made arrangements with creditors either personally or in any business capacity,
9. You have never had any insurance policy or proposal cancelled, withdrawn, declined or made subject to special terms.

## Premium Summary

<b>Premium</b>	£5,000.00
<b>Insurance Premium Tax</b>	£600.00
<b>Total Premium inclusive of IPT</b>	£5,600.00
<b>Fee</b>	£0.00
<b>Total Amount Due</b>	£5,600.00