

**REGISTER OF EXERCISE PROFESSIONALS
SUMMARY OF INSURANCE LIABILITY COVER**

INSURED MEMBER:	Simon McNeilly	REGISTRATION NUMBER: R0045161
INSURED ACTIVITIES:	Fitness Instruction	FREE REPs Legal Advice Line - 0117 9340140
PERIOD OF INSURANCE: [both dates inclusive]	From: 17-Nov-2008 To: 16-Nov-2009	FREE REPs Counselling Service - 0117 9342121
Policy Number:	RTT242175	

Cover

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 the RSA and Inuresport Mutual Limited (IML) 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 R&SA and IML through Perkins Slade Ltd., at the time of incident as detailed over.

The policy is on a worldwide basis for residents.

Limit of Indemnity:	E5,000,000	any one event and in total in the period of insurance
	E5,000,000	any one period of cover for products / pollution / directors & officers / abuse
	E250,000	legal defence costs

Cover is provided for all activities appropriate to your level of training and qualification. If you are unsure if an activity is covered please contact REPS on 020 8586 6464

Geographical Limits:

Cover is provided on a worldwide basis for instructors resident in the United Kingdom

Principal Exclusions

Liability arising out of:

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

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

Civil Liability Protection

Cover is provided 50% by Royal & Sun Alliance Insurance plc (R&SA) & 50% by Inuresport Mutual Ltd (IML). This is not a joint policy, but both entities will provide cover of 50% each of the total amount covered and only one claim is required to be made as detailed below.

R&SA is authorised and regulated by the Financial Services Authority (the "FSA") and may effect and carry out contracts of insurance. Inuresport, however, is not authorised by the FSA but is a mutual company limited by guarantee and does not issue contracts of insurance. The Register of Exercise Professionals is a member of IML.

The foregoing is intended to be a summary only, a full copy of the cover wordings are available on request from Perkins Slade Limited, who are the REPs Insurance Brokers.

Perkins Slade Limited 3 Broadway Broad Street Birmingham B15 1BQ	Telephone: 0121 698 8000 Fax: 0121 625 9000 Email: info@perkins-slade.com
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Perkins Slade Limited and Royal and Sun Alliance Insurance plc are authorised and regulated by the Financial Services Authority.

Royal and Sun Insurance plc (No 93792)
Registered in England and Wales at:
St Marks Court,
Chart Way
Horsham
RH12 1XL

In the Event of a Claim

You must report every claim and any incident that is likely to give rise to a claim in the future. Please contact Perkins Slade on 0121 698 8040 or in writing at the above address and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim. Do not admit liability and do not make an offer or promise to pay.

Business Insurance

If you are operating a business with a trading name that has an annual turnover above £25,000, or you are employing or utilising the services of any other person within your business, then this liability protection is not sufficient. You should arrange for business insurance separately, and you may also require Employers Liability insurance.

Signed on behalf of the Register of Exercise Professionals



Date: 03-Dec-2008

