

The Register of Exercise Professionals UK Insurance Information



Introduction and Requirements

Members of the Register above student level are required to hold adequate liability insurance which covers your legal liability for death, injury or illness to others and loss of, or damage to, third party property, if you are employed this may be provided by your employer, otherwise you need to arrange adequate cover. You need to confirm that you have insurance when you first register and then at each annual re-registration.

Please find below a brief summary of the main covers offered by The REPs Insurance Scheme, for full terms and conditions of cover please refer to the policy booklet.

The REPs Insurance Scheme is on a civil liability basis and offers the option of a limit of either £5million or £10million cover. The REPs civil liability insurance will cover you for:

- Public liability
- Professional indemnity
- Products liability
- Libel and slander
- Legal Defence Costs

The basis of cover for civil liability under The REPs Insurance Scheme will be provided on a 'claims occurring' basis. This means that any claims that arise from incidents that occur during the period of insurance will be covered. This is irrespective of whether the policy is in force at the time the claim is reported. Therefore you can have peace of mind and insurance that you can trust to cover you if a claim is made.

Cover also includes:

Personal Accident Cover - including	Cover
Death	£50,000
Loss of eye(s) or limbs	£50,000
Permanent Total Disablement	£50,000
Temporary Total Disablement	£100 per week

The REPs Liability Insurance Scheme Standard Policy for all Instructors

Indemnity limit	Premium inc IPT	Administration fee	Membership fee	Total
£5,000,000	£35.00	£20.00	£25.00	£80.00

Optional Indemnity limit of £10,000,000

Indemnity limit	Premium inc IPT	Administration fee	Membership fee	Total
£10,000,000	£50.00	£20.00	£25.00	£95.00

Sports massage and soft tissue massage will require a higher level of cover. The sports conditioning liability insurance is only available to members of the Register at levels 3 and 4, and who are also qualified in personal training, and have additional, approved, certified massage training. This insurance is for conditioning/massage being applied as part of instructing/training programmes.

Sports Conditioning Liability Insurance (level 3 and level 4 instructors only)

Indemnity limit	Premium inc IPT	Administration fee	Membership fee	Total
£5,000,000	£75.00	£20.00	£25.00	£120.00

Optional Indemnity limit of £10,000,000

Indemnity limit	Premium inc IPT	Administration fee	Membership fee	Total
£10,000,000	£90.00	£20.00	£25.00	£135.00

Claims Reporting

If you are aware of any incidents that have, or are likely to give rise to a claim in the future, you must report these to your existing Insurers prior to lapsing your current policy.

Policy Restrictions

Your new policy provides retrospective cover for any incident that you are not aware of which occurred during the three year period immediately prior to inception. If you are aware of any incident this must be reported to your existing Insurers prior to the lapsing of that policy - see **Claims Reporting** above. The civil liabilities cover is operative while you are acting in the course of your vocation as an exercise professional not for your activities outside of that area. It does not provide for employers liability or for liability arising from the ownership possession or use of a mechanically propelled vehicle which would require compulsory insurance or security by law.

For full details of restrictions in policy cover please refer to the policy booklet.

Conditions

Cover for liability insurance and personal accident will only be effective from the date of registration or re-registration and must run in line with your registration. You can re-register and obtain insurance through the members' area of our Website.

Liability insurance provides cover for your level and categories of registration (status of registration). The REPs Code of Ethical Practice requires members to: "Confine themselves to practise those activities for which their training and competence is recognised by the Register."

This liability insurance is for individual members of the Register and if you are operating a business with a trading name that has an annual turnover of more than £50,000 or you are employing or utilising the services of any other person within your business, then these policies are not sufficient therefore please refer to Jardine Lloyd Thompson Leisure for an individual quote.

The name appearing on the certificate of insurance will be the holder and member of the Register. Company or trading names will not be used. Insurance is for UK residents (that is, you have a UK home address). It is not suitable for cover outside of the UK for any period longer than 6 months.

Full details of the Register of Exercise Professionals are available on our website: www.exerciseregister.org

The insurances detailed in this leaflet can be obtained when completing your registration or re-registration form.

Return with payment to:

The Registrar

The Register of Exercise Professionals
Third Floor
8 - 10 Crown Hill
Croydon
Surrey CR0 1RZ
T: 020 8686 6464
E: info@exerciseregister.org
W: www.exerciseregister.org

The REPs Insurance Advisors

Jardine Lloyd Thompson Leisure
Southgate House
Southgate Street
Gloucester GL1 1UB
T: 01452 511400
F: 01452 511401

Important Customer Information

This leaflet gives you important information on your rights and how we deal with you and your insurance and must be read in conjunction with the accompanying correspondence and documentation. We would recommend that you read it carefully and keep it with your insurance documents.

Who are we?

Jardine Lloyd Thompson Leisure is a division of Thistle Insurance Services Ltd (TISL) which is authorised and regulated by the Financial Services Authority (FSA). This is the independent watchdog that regulates financial services, including insurance.

Our registered address is 6 Crutched Friars, London EC3N 2PH but our day-to-day contact details are as detailed in the attached documents.

Our FSA Registration Number is 310419.

You may check this information and obtain further information about how the FSA protects you by visiting the FSA website or by contacting the FSA on 0845 606 1234.

SkillsActive Services Ltd is an Appointed Representative of Thistle Insurance Services Ltd.

SkillsActive Services Ltd's FSA Registration Number is 502994.

Whose products and what service do we offer?

We will only offer you an insurance product from the Insurer named in the accompanying documents. We provide this under an agreement with them, which allows us to provide you with a quotation confirm cover and issue policy documents to you.

In these circumstances, when we arrange your insurance under this agreement, in dealing with the underwriting and administration of your risk, we will be acting primarily on behalf of Insurers.

We also collect your premium on their behalf, which we then hold as their agent.

Copies of policy documentation can be obtained by contacting us or are available online at www.exerciseregister.org.

We review the position of the Insurer periodically to ensure that they still meet the requirements of our customers and we are not contractually obliged to deal with them.

How are we paid?

In general TISL is paid for its services principally by way of brokerage commission; this is a proportion of the premium you pay, allowed to us by the Insurer and by any fees paid by yourself. Any such fees charged in addition by ourselves will be detailed in any quotation we provide to you, you can ask us at anytime for a breakdown of our earnings including commission.

In addition we and/or other members of the Jardine Lloyd Thompson Group may receive:

Interest earned on insurance monies passing through our bank accounts:

Expense allowances or commissions from Insurers for managing and administering certain facilities on their behalf:

Profit commissions or profit shares paid by Insurers on specific facilities and arrangements for a limited class of business:

Administrative service fees, which may be paid for, limited specific services we provide to Insurer(s) as part of the placing or claims process:

Income derived from arranging premium financing.

How are we meeting your needs?

We will ask you some questions (important see section headed "Information you provide to us") to ensure that your risk is suitable for Insurers and make available any optional covers, however we won't provide you with a specific personal recommendation.

This product is suitable in general for exercise and fitness instructors, trainers and teachers, however you must make your own decision as to whether this insurance meets your own needs specifically.

Information that you provide to us

The information that you provide to us will be used to determine the acceptance and cost of your insurance. You must provide us with any information that would influence the decision of the Insurer whether to accept your insurance and at what cost. If you don't provide any such information your Insurer may have the right to decline to pay any claims that you may make. Examples of such information could be the detail of any previous claims whether related to this business or any previous businesses you have owned or been responsible for, changes in the materials used in the construction of your premises or any changes in the nature of the security measures you employ, these examples are not intended to be an exhaustive list and if you have any doubt as to whether a particular piece of information should be disclosed please discuss this with us as soon as you become aware of it at anytime during the currency of your insurance.

Costs

Premiums and fees where applicable are normally quoted inclusive of UK Insurance Premium Tax at the prevailing rate; any other costs or fees will be detailed in your quotation.

Cancellation

We hope that you are happy with your policy. Please read it carefully to see it meets your needs. If not, you may have a right to cancel your insurance. If you do decide to cancel at any point in time you will be entitled to a pro rata return of your premium subject to a minimum retained premium by us of £10.00. If you have notified a claim under this policy you will not be entitled to any refund.

Making a Claim

If you need to make a claim please refer to the guidance in the relevant section of the Policy Wording. If you need any additional assistance please contact the Register of Exercise Professionals.

Data Protection

Any information you give to us will be held securely and used to administer your insurance and update our records and other Jardine Lloyd Thompson Group companies.

All countries in the European Economic Area, (EEA) including the UK have similar standards of legal protection for your personal information. Jardine Lloyd Thompson Group companies may administer aspects of our relationship with you and provide other services from centres outside the EEA that may not have the same standard of data protection laws as the UK. However, if we do, we will always have a contract in place to ensure that your personal information is protected at least to UK standards, and we will remain bound by our obligations under the Data Protection Act 1998.

We may from time to time send you details of insurance related services, or products, which we think, may be of interest to you. Please advise us if you do not wish your information to be used in this manner.

What to do if you have a complaint

If for any reason you are unhappy with us, we would like to hear from you. Making a complaint will not prejudice your right to take legal proceedings. If you are unhappy with the Insurer please in the first instance contact us, if you wish to complain directly to the Insurer their complaints procedure is detailed within the policy or summary of cover enclosed.

If you have a complaint about our any aspect of this policy, our service or a claim that you cannot resolve with your normal REPs contact, please write to:

The Managing Director

Jardine Lloyd Thompson Leisure
Southgate House
Southgate Street
Gloucester GL1 1UB

If you remain unhappy with any response you have received, you can contact:

The Compliance Officer

Thistle Insurance Services Ltd
6 Crutched Friars
London EC3N 2PH

If the complaint is still not resolved to your satisfaction, you may be able to approach The Financial Ombudsman Service (FOS). FOS will deal with complaints for small businesses that meet certain criteria, we will be able to advise if you are eligible or you can contact them directly at:

Financial Ombudsman Service

South Quay Plaza
183 Marsh Wall
London E14 9SR
Telephone: 0800 0 234 567
Website: www.financial-ombudsman.org

Compensation

We are a member of the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim.

Further information about compensation schemes arrangements is available from the FSCS.

Financial Services Compensation Scheme (FSCS)

7th Floor, Lloyds Chambers,
Portsoken St
London E1 8BN
Telephone: 020 7892 7300
Website: www.fscs.org.uk

