

# 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 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 combined liability basis and is for a £10m limit of indemnity. The REPs combined liability insurance will cover you for:

- Public Liability
- Advice
- Products Liability
- Libel and Slander
- Legal Defence Costs
- Personal Accident

The basis of cover for combined liability under The REPs Insurance Scheme will be provided on a 'claims occurring' basis. This means that any claims that arise from incidents during in 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.

## Personal Accident Cover

Benefits including:

Death	£50,000
Loss of eye(s) or limbs	£50,000
Permanent Total Disablement	Up to £50,000
Temporary Total Disablement	£100 per week
(payable for up to 13 weeks starting from the 29 <sup>th</sup> day of disablement)	

## The REPs Liability Insurance Scheme

Standard Policy for all Instructors

The policy provides cover to undertake activities that are within the remit of qualifications declared to and accepted by the Register.

Indemnity Limit	Premium inc IPT	Admin fee	Membership fee	Total
£10,000,000	£31.00	£25.00	£40.00	£96.00

Sports massage and soft tissue massage will require a higher level of cover. The sports massage liability insurance is available to members of the Register who have additional, approved, certified massage qualifications. This insurance is for massage being applied as part of instructing/training programmes only.

Indemnity Limit	Premium inc IPT	Admin fee	Membership fee	Total
£10,000,000	£72.00	£25.00	£40.00	£137.00

Insurance premiums are inclusive of insurance premium tax (IPT) at the current rate. Registration fee is inclusive of VAT at 20%

REPs is operated by Coachwise Limited and insurance premiums and fees are collected by them. Coachwise Limited is an Appointed Representative of Howden, which arranges insurance on its behalf with Hiscox Insurance for liability insurances and Aviva Insurance for Personal Accident Insurance.

## Claims Reporting

If you are aware of any incidents that have, or are likely to give rise to a claim in the future, please report these incidents.

## Policy Restrictions

The combined 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 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. If your membership has lapsed you can re-register and obtain insurance through the members' area of the REPs Website.

Liability insurance provides cover for your level and categories of registration (status of registration). The REPs' Code of Ethics and Conduct requires members to adopt the highest level of professional standards and only practise activities for which your training and competence are recognised by REPs.

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 the VAT registration threshold, 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 Howden for an individual quote.

No cover is provided for any Limited company or incorporated entity.

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](http://www.exerciseregister.org)

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

Return with payment to:  
The Register of Exercise Professionals  
Coachwise Ltd  
Chelsea Close  
off Amberley Road  
Armley  
Leeds  
LS12 4HP  
Tel: 0330 004 0004  
E: [info@exerciseregister.org](mailto:info@exerciseregister.org)  
W: [www.exerciseregister.org](http://www.exerciseregister.org)

## The REP's Insurance Advisors

Howden  
Tricorn House  
51-53 Hagley Road  
Birmingham  
B16 8TP  
E: [info@howdengroup.com](mailto:info@howdengroup.com)  
W: [www.howdengroup.com](http://www.howdengroup.com)

# 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?

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. Calls may be monitored and recorded for quality assurance purposes.

You may check this information and obtain further information about how the FCA protects you by visiting the FCA website or by contacting the FCA on 0800 111 6768.

Coachwise Ltd is an Appointed Representative of Howden.

## Whose products and what service do we offer?

We will only offer you an insurance product from the insurers 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.

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](http://www.exerciseregister.org)

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

## How are we paid?

In general Howden 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 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.

These products are suitable in general for members of the parkour register however you must make your own decision as to whether this insurance meets your own needs specifically.

## Information you provide to us

The information 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 made or made against you. 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 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. We also will not refund any amount of £10.00 or less. If you have notified a claim under this policy you will not be entitled to any refund. Registration and administration fees are not refundable.

## 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 REPs.

## Data Protection

Any information you give to us will be held securely and used to administer your insurance and update our records.

All countries in the European Economic Area, (EEA) including the UK, have similar standards of legal protection for your personal information. Howden 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. 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 your insurance we would like to hear from you. Making a complaint will not prejudice your right to take legal proceedings. If you are unhappy with insurers, please in the first instance contact us

## The Managing Director

Howden  
Tricorn House  
51-53 Hagley Road  
Birmingham  
B16 8TP

If your complaint is not resolved to your satisfaction by Howden, you can contact the insurers.

## Combined Liability Insurance

Contact Hiscox Customer Relations in writing at:  
Hiscox Customer Relations  
The Hiscox Building  
Peasholme Green  
York  
YO1 7PR  
0800 116 4627 or 01904 681 198  
or by email at [customer.relations@hiscox.com](mailto:customer.relations@hiscox.com)

## Personal Accident Insurance

Aviva Insurance Limited  
Address correspondence to Howden

Finally, if the complaint is still not resolved to your satisfaction, you may be able to approach The Financial Ombudsman Service (FOS). The 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 Place  
183 Marsh Wall  
London E14 9SR  
Telephone: 0800 0 234 567  
Website: [www.financial-ombudsman.org](http://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 scheme arrangements is available from the FSCS.

## Financial Services Compensation Scheme (FSCS)

7<sup>th</sup> Floor, Lloyds Chambers  
Portsoken St  
London E1 8BN  
Telephone: 020 7892 7300  
Website: [www.fscs.org.uk](http://www.fscs.org.uk)

