

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 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 29th 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	IPT	Admin fee	Membership fee	Total
£10,000,000	£31.00	£3.32	£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	IPT	Admin fee	Membership fee	Total
£10,000,000	£72.00	£7.71	£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 UK Group, 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 to Howden claims
Tel: 0121 698 8043. Email: donna.goulbourne@howdengroup.com

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 UK Group 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

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
W: www.exerciseregister.org

The REP's Insurance Advisors

Howden UK Group
Tricorn House
51-53 Hagley Road
Birmingham
B16 8TP
E: info@howdengroup.com
W: 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?

Coachwise Ltd is an Appointed Representative of Howden UK Group.

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. whose registered office is One Creechurch Place, London, EC3A 5AF. Calls may be monitored and recorded for quality assurance purposes.

Howden's FCA reference number is 309639. 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.

Duty of fair presentation

We take this opportunity to remind you that you owe a duty to make a fair presentation of the risk to the insurer. You have a duty to disclose to the insurer every material circumstance which you know or ought to know after a reasonable search or which is sufficient to put the insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances. In addition, you have a duty to disclose information in a clear and accessible manner. A circumstance is material if it would influence a prudent insurer's judgment in determining whether to take the risk and, if so, on what terms.

Failure to disclose a material circumstance may entitle an insurer to:

- in some circumstances, avoid the policy from inception and in this event any claims under the policy would not be paid;
- impose different terms on your cover; and/or
- reduce the amount of any claim payable.

This duty applies:

- before your cover is placed;
- when it is renewed; and
- at any time that it is varied.

Your Demands and Needs

By proceeding to purchase this policy you acknowledge first, you have reached your own decision as to whether this policy meets your particular requirements and secondly, you accept that we have not advised you on the suitability of the policy by providing a recommendation personal to you.

In providing this quotation, we are not aware of and have not taken into account any relevant existing insurances that you may have that cover the same subject matter and risks.

This insurance meets the needs of an individual requiring insurance cover for their **Combined Liability** which are based on the information you have supplied, as well as the type, scope and level of cover chosen. Scope of cover is subject to the exclusions, excesses, limitations, warranties and conditions of the policy.

The capacity in which we are acting

In sourcing a suitable policy for you we are acting as your agent. We have a specific product that we believe would best satisfy your demands and needs.

In placing the insurance we act as your agent as we do not have full delegated underwriting authority for the policy we are recommending to you, however we do have limited delegated authority to issue policy documentation. In the event of a claim, we act as your agent as we do not have any delegated claims settlement authority for the policy we are recommending to you.

How we made our selection

We have approached a single insurer that we believe would best satisfy your demands and needs. We only offer cover from a single insurer in respect of this type of insurance.

Explanatory notes

Coachwise Limited is an Appointed Representative of Howden UK Group Limited, which is authorised and regulated by the Financial Conduct Authority in respect of general insurance business. Howden UK Group Ltd is registered in England and Wales under company registration number 725875. Registered Office: One Creechurch Place, London, EC3A 5AF. **Liability Insurance is provided by:** Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Ltd. 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 **Personal Accident is provided by:** Aviva Insurance Limited Registered in Scotland No.2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Insurance summary October 2018

Where we have been granted **limited delegated authority** from an insurer we act in an underwriting capacity on behalf of that insurer(s), however our authority is restricted. For example we may bind cover where the insurer has previously provided terms or issue policy documentation on their behalf.

Please contact us immediately if there is anything in this statement with which you do not agree or wish to amend.

How we are Paid

Our usual remuneration is either by way of brokerage (also known as commission), being a percentage of the premium charged by insurers in respect of the insurance contract arranged by us, or a fee which is agreed in advance with you for the services provided by us, or with your agreement a combination of both.

If the type of policy we sell reaches specific profit targets the insurer may pay us an additional bonus, please ask for further details.

Best Interest statement

We always aim to treat you fairly. This means that we will always endeavour to conduct our business with due skill, care and integrity and not to put ourselves in a position where our primary duty to you is compromised;

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.

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.

What to do if you have a complaint

If you wish to make a complaint you may do so by contacting any member of our staff by whatever means is convenient to you. If you cannot settle your complaint with us to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service (FOS). The FOS can be contacted by accessing the website www.financial-ombudsman.org.uk or telephoning 0800 0234567 or 0300 1239123

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)

10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU Telephone: 0800 678 1100

Website: www.fscs.org.uk

