

## JLT FITNESS PROFESSIONALS

### Who is eligible for this insurance programme?

This programme is available to all registrants of qualifying fitness associations including Fitness Australia, Australian Fitness Network, Physical Activity Australia and FIA Fitnation. You must hold a current registration certificate and maintain your registration status throughout the policy period for your insurance cover to be in place. If your registration lapses, your insurance becomes void for that period.

### How can you apply?

Visit <http://fitness.jltsport.com.au/> for the fastest and easiest way to gain coverage. Paying by credit card, the coverage is instant with a certificate of currency, summary of coverage and tax invoice sent directly to your email address.

### Who is JLT Sport?

JLT Sport is an international group of insurance brokers, risk consultants and employee benefits specialists and one of the largest companies of its type in the world.

Currently, JLT Sport provide Risk Protection programmes for some of Australia's leading sporting organisations in the AFL, Cricket Australia and Swimming Australia. JLT Sport is an international sports specialist insurance broker in Australia.

### Who is the Insurer?

The insurance is underwritten by Key Underwriting Pty Ltd (Key) under an authority to bind cover on behalf of QBE Insurance (Australia) Ltd ("QBE"). In underwriting this insurance, Key may delegate authority to certain employees of JLT. Key and those employees of JLT act as agents of QBE and not as your agent. JLT and Key are related companies and Key is an Authorised Representative (no. 403803) of JLT.

### Other Insurances Available:

- ✓ Business / Property Insurance for Gyms / Studios
- ✓ Upgrade to \$20 Million Liability cover
- ✓ Contact JLT Sport for more information

### IMPORTANT INFORMATION:

#### Registration

It is a requirement of this policy that if your registration with your association lapses or is cancelled, suspended or terminated, you must notify JLT Sport in writing immediately. To obtain cover under this Policy, you must be registered with your Fitness Approved Association at the time of application and maintain registration throughout the period of cover.

#### WANT TO KNOW MORE?

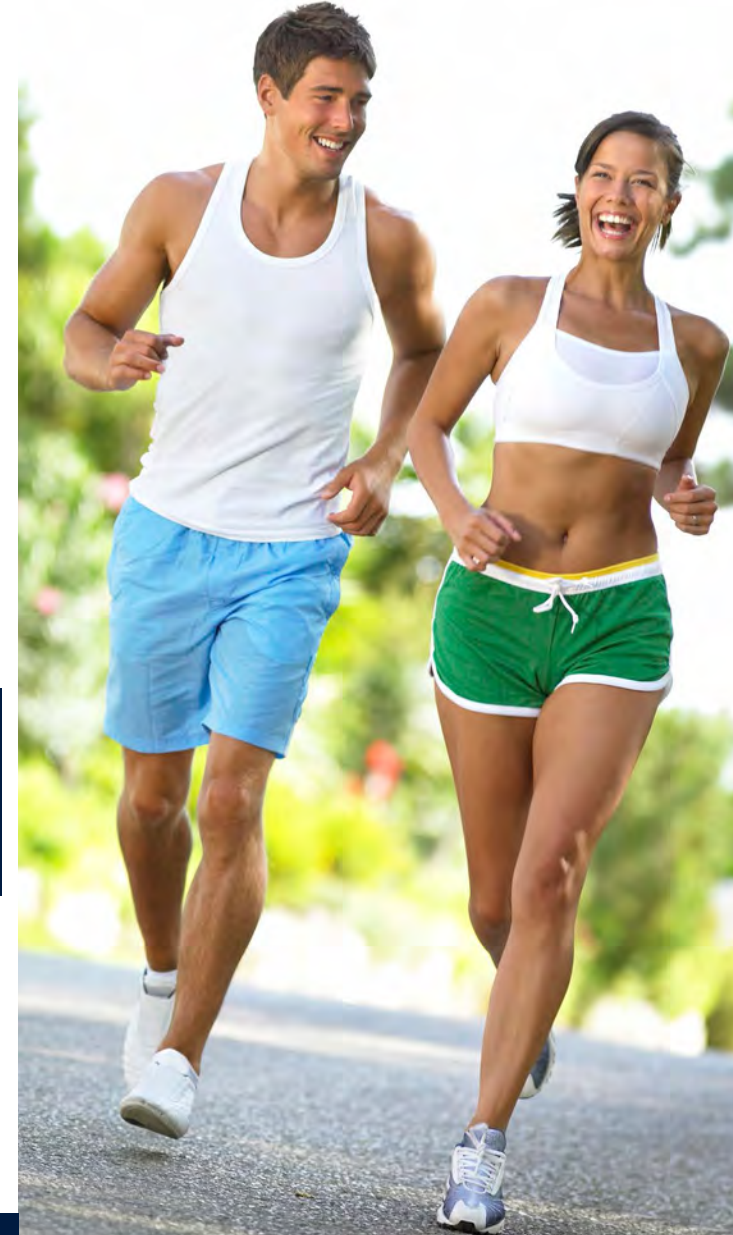
**Visit:** [www.fitness.jltsport.com.au](http://www.fitness.jltsport.com.au) and explore further benefits.

**Email:** [jltsport@jlt.com.au](mailto:jltsport@jlt.com.au)

**Phone:** 1300 130 373

**Mail:** PO Box 464 Winston Hills NSW 2153

Any advice in this document is general advice and does not take into account your objectives, financial situation or needs. You should consider the relevant Product Disclosure Statement and your objectives, financial situation or needs before acting on this advice. The Insurance is underwritten by Key Underwriting Pty Ltd (Key). Key acts under an authority to bind cover on behalf of QBE Insurance (Australia) Ltd ("QBE"). Current as at January 2018.





## WHAT IS JLT FITNESS PROFESSIONALS

### General Liability Insurance:

General liability insurance is designed to protect you should anybody take legal action against you and to pay sums where you become liable to pay compensation for personal injury or property damage.

*Example: Working outdoors, a client breaks their leg by falling in a pothole on a warm up jog. They sue their trainer for medical expenses, loss of income & pain & suffering.*

### Professional Indemnity Insurance:

Professional indemnity insurance covers you if you become legally liable to pay compensation due to a breach of your professional duty, including negligent acts, errors and omissions.

*Example: A trainer provides advice which exercise to do and how to perform it. As a result of this advice, the client ruptures discs in their spine and sues for damages.*

### Where can I find out more information on insurance?

The JLT Sport website <http://fitness.jltsport.com.au/> contains information on this product including the policy wording. The toll free phone number **1300 130 373** allows you to speak to a JLT Sport representative.

### Pricing Guidelines

	Premium for 12 months
<b>Sprint Level</b> Public Liability \$10 Million Professional Indemnity \$5 Million	\$100 including all charges
<b>Marathon Level</b> Public Liability \$20 Million Professional Indemnity \$10 Million	\$130 including all charges

### What's Covered / What's not covered

General Liability: Up to \$20 million (any one occurrence). This means that the insurance cover will pay up to \$20 million in damages for which you are liable.

Professional Indemnity: Up to \$10 million (any one occurrence and in the aggregate of any one period of insurance)

This insurance cover is in place for all activities you engage in as a fitness professional for which you are qualified and accredited to perform by your association.

Activities that are not covered by this policy, even if you are qualified to instruct these activities are:

- ✗ Dietetics
- ✗ Physiotherapy
- ✗ Self Defence
- ✗ Martial Arts
- ✗ Contact boxing (deliberate contact with someone's head/torso, regardless of padding)
- ✗ Wrestling
- ✗ Gymnastics
- ✗ Participation in sporting events or matches
- ✗ Life Guarding or Swimming Teaching / Coaching
- ✗ Ocean Swimming

In addition the policy does not cover Retail Sales, Buildings, Contents or other Assets. JLT Sport can provide further information regarding Insurance for activities not covered within JLT Fitness Professionals Policy. If you are interested in any additional cover, please contact JLT Sport on **1300 130 373**.

