

Find Me A Trainer Insurance Offer

Get Covered.

Whether you are just starting out or have been in the industry for years, you will need Public Liability and Professional Indemnity insurance that protects you.

Insurance House is delighted to be the appointed insurance provider for subscribers of Find Me A Trainer

Who is Covered?

Find Me A Trainer subscribers only.

No Industry Association Membership required.

Fitness Professionals Covered

- 🔗 Personal Trainers*
- 🔗 Group Fitness Instructors
- 🔗 Pilates Instructors
- 🔗 Yoga Instructors

*This policy excludes Gymnasium Owner or operators.

Recognised Training Organisation and/or relevant University Qualifications are required.

Fitness Professional Student Options are available. Please contact Insurance House for further details.

Retroactive Cover

Unlimited excluding known circumstances and/or claims

How to Apply

It's easy – Simply log into your personal profile page on FindMeATrainer and follow the Member Benefits Link / Professional Insurance to download an application.

Complete and return the application to Insurance House via email, fax or post.

Cost of Insurance

These prices are the total amount payable (including stamp duty, GST and Administration Fee) per practitioner and are valid to 30 June 2016.

Option 1

\$10 mil Public Liability any one occurrence and in the aggregate with respect to products liability & \$5,000,000 Professional Indemnity any one claim and in the aggregate

NSW	ACT	VIC/TAS	NT/WA	SA	QLD
\$96.91	\$96.45	\$99.22	\$99.22	\$99.68	\$98.76

Option 2

\$20 mil Public Liability any one occurrence and in the aggregate with respect to products liability & \$5,000,000 Professional Indemnity any one claim and in the aggregate

NSW	ACT	VIC/TAS	NT/WA	SA	QLD
\$111.92	\$111.32	\$114.95	\$114.95	\$115.55	\$114.34

Option 3

\$20 mil Public Liability any one occurrence and in the aggregate with respect to products liability & \$10,000,000 Professional Indemnity any one claim and in the aggregate

NSW	ACT	VIC/TAS	NT/WA	SA	QLD
\$127.80	\$127.05	\$131.58	\$131.58	\$132.34	\$130.83

Contact

Website: www.insurancehouse.com.au
Phone: 1300 659 626
Fax: 1800 636 221
Email: flt@ihgroup.com.au



1. COMPANY NAME (IF ANY) OWNED BY YOU FOR YOUR BUSINESS:

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.....

**1a. DETAILS OF FITNESS PROFESSIONAL TO BE INSURED
(IF MORE THAN ONE FITNESS PROFESSIONAL, PLEASE COMPLETE A SEPARATE FORM):**

First Name Initial Family Name

Are you a current Find Me A Trainer subscriber Yes No Only current Find Me A Trainer subscribers are eligible for this policy.

Postal Address

Suburb State Post Code

Phone Mobile

Email Fax

4. PLEASE STATE ACTIVITIES FOR WHICH YOU REQUIRE

- Personal Trainer*
- Group Fitness Instructor
- Yoga Instructor
- Pilates Instructor

*This policy excludes Gymnasium Owner or operators.

5. ARE YOU QUALIFIED BY A RECOGNISED UNIVERSITY DEGREE OR TRAINING ORGANISATION TO PRACTICE THE ACTIVITIES TICKED ABOVE?

Yes No

6. DID YOU OBTAIN YOUR QUALIFICATIONS OVERSEAS?

Yes No

If yes, please provide details

.....
.....

7. HAVE YOU WORKED OVERSEAS IN THE LAST 12 MONTHS AND / OR ARE PLANNING TO IN THE NEXT 12 MONTHS?

Yes No

If yes, please provide details of where and how long?

.....

.....

8. DO YOU CURRENTLY OR PLAN TO PROVIDE SERVICES TO PROFESSIONAL SPORTS PEOPLE IN THE AFL, A LEAGUE, ARU, NRL, CRICKET AUSTRALIA OR OLYMPIC REPRESENTATIVES?

Yes No

If Yes, please provide number of professional sports people treated within last 12 months

.....

.....

Percentage of your income obtained from professional sports people

.....

.....

Note: If you have answered yes to this question additional charges may apply – we will contact you if a change in cost will occur

9. WITH REGARDS TO GOODS SOLD AND SUPPLIED DO YOU MANUFACTURE, CONSTRUCT, ALTER, REPAIR, REPACKAGE, SERVICE OR TREAT ANY ITEMS

Yes No

If yes, these items are excluded from the goods sold and supplied cover.

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10. DO YOU HIRE OR SELL ELECTRONIC FITNESS EQUIPMENT ?

Yes No

If yes, please provide details

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11. ARE YOU CURRENTLY INSURED? YES WHAT IS THE POLICY EXPIRY DATE? / / NO

12. Would you like to be contacted by insurance house for additional assistance with:

- Tools & Mobile Fitness Equipment
- Office Insurance
- Life and Income Protection Insurance
- Domestic Insurance (house/car/boat etc)
- Other Insurance

13. Claims/Circumstances:

- (a) Have any claims or complaints ever been made against you? Yes No
- (b) Are you aware of any circumstances which may result in a claim against you? Yes No
- (c) Has any insurer ever declined, cancelled or imposed special conditions in relation to any insurance? Yes No
- (d) Are you currently engaged in (or about to enter into) civil proceedings of a professional nature? Yes No
- (e) Have you ever been subject to disciplinary proceedings for professional misconduct by a professional association or any statutory registration board or been called upon to respond to a complaint? Yes No

(If you have answered Yes to 6. (a), (b), (c), (d) or (e), please provide details separately on your letterhead).

PAYMENT OPTIONS: Cheque Credit Card

To: Insurance House Pty Ltd. 1.5% merchants fee will apply.

Payment Amount \$.....

Please debit my: Visa MasterCard

Credit Card Number: 3 digit CVV

Expiry Date:

Cardholder's Name:

(Please print Cardholder's name in full)

Cardholder's Signature: Date:.....

Declaration and Agreement: (This must be completed)

1. I/We acknowledge that I/We have read the Notices to the proposed Insured included with this form and I/We understand those notices.

I/We acknowledge that if the proposal is accepted, the insurance cover will be subject to the Terms and Conditions as set out in the policy wording.

I / We acknowledge that I/We have read the policy conditions attached with this proposal and I/We understand these conditions.

3. I/We declare that I/We hold relevant RTO qualification in which I/We practice and current Find Me A Trainer subscriptions

Signature of Principal: Date:.....

Note: This proposal form can only be actioned once ALL questions have been answered and the above declaration has been signed and dated along with payment attached. Acceptance is also subject to underwriting guidelines.

Head Office: Level 3, 100 Wellington Parade,
East Melbourne VIC 3002
Office locations throughout Australia

Notice to the Proposed Insured:

It is a requirement of the Insurance Contracts Act 1984 and the Corporations Act 2001 that the following notices be brought to your attention before you apply for insurance.

1. Duty of Disclosure

Before you enter into a contract of general insurance with an Insurer, you have a duty under the Insurance Contracts Act 1984 to disclose to the insurer every matter that you know or could reasonably be expected to know that is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty, however, does not require disclosure of a matter:

- that diminishes the risk to be undertaken by the insurer
- that is common knowledge
- that your insurer knows, or in the ordinary course of its business, ought to know
- as to which compliance with your duty is waived by the insurer.

Non-disclosure

If you fail to comply with your Duty of Disclosure, the insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from the beginning.

Comment

The requirement of full and frank disclosure of anything which may be material to the risk for which you see cover (claims, whether founded or unfounded) or to the magnitude of the risk is of the utmost importance with this type of insurance. It is better to exercise caution by disclosing anything which might conceivably influence the insurer's consideration of your proposal.

2. Claims made and notified policy

This proposal is for a 'claims made and notified' policy of insurance. This means that the policy covers you for claims made against you and notified to the insurer during the period of cover. This policy does not provide cover in relation to:

- events that occurred prior to the retroactive date of the policy (if such a date is specified)
- claims made after the expiry of the period of cover even though the event giving rise to the claim may have occurred during the period of cover
- claims notified or arising out of facts or circumstances notified (or which ought reasonably to have been notified) under any previous policy
- claims made, threatened or intimidated against you prior to the commencement of the period of cover
- facts or circumstances which you first became aware of prior to the period of cover and which you knew or ought reasonably to have known had the potential to give rise to a claim under this policy
- claims arising out of circumstances noted on the proposal form for the current period of cover or on any previous proposal form.

Where you give notice in writing to the insurer of any facts that might give rise to a claim against you (as soon as reasonably practicable after you become aware of those facts but before the expiry of the period of cover) the policy will, subject to the terms and conditions, cover you notwithstanding that a claim is only made after the expiry of the period of the cover.

Upon expiry of the policy no further claims can be made thereunder and the need to maintain insurance or arrangement of Run-Off cover is essential. You should familiarise yourself with our standard form of policy for this type of cover before submitting this proposal.

3. Broker Acting as Agent of Insurer

In effecting this contract of insurance, the broker will be acting under an authority given to it by the insurer and the broker will be effecting the contract as agent of the insurer and not the insured.

4. Claims notification

If you become aware of a claim or of circumstances that could give rise to a claim in the future, you should notify us in writing immediately, so that we can notify your insurer on your behalf. If you become aware of a claim or circumstances and you do not notify them during the policy period, you could be left uninsured or facing a reduced payout from your insurer in respect of that claim or any future related claim.

5. Average provision

This policy provides that if a payment in excess of the limit of indemnity available under this policy has to be made to dispose of a claim, the insurer's liability for costs and expenses incurred with its consent shall be such proportion thereof as the amount of indemnity available under the policy bears to the amount paid to dispose of the claim. Any surplus will be deducted from claim payments.

6. Subrogation agreements

Where another person would be liable to compensate you for any loss or damage otherwise covered by the policy, but you have agreed with that person either before or after the loss or damage occurred that you would not seek to recover any monies from that person, the insurer will not cover you under the policy for any such loss or damage.

Privacy & Insurance House

On 21 December 2001, a new legislative regime took effect to regulate the way businesses and government bodies handle your personal information. We would like to tell you about Insurance House's approach to information privacy. It is important that you know that the personal information you are supplying will only be used by entrusted identities who will treat your personal information with the appropriate degree of privacy.

Personal Information

Personal information is essentially information or an opinion about a living individual whose identity is apparent or can reasonably be ascertained from the information.

POLICY CONDITIONS:

Gymnasium Exclusion

We will not cover You for any Claim arising directly or indirectly out of or in connection with a gymnasium that is owned or operated by You.

In all other respects the Policy remains unaltered.

Fitness Endorsement

The following Exclusion is inserted into the Policy:

This Policy does not cover claims, costs, Injury or Damage unless:

1. Medical questionnaire are completed and signed by all members/participants of personal training classes;
2. There are written procedures which address the frequency in respect of:
 - (a) Equipment Inspection (minimum of once daily);
 - (b) Cleaning (including immediate cleaning of spillages);
 - (c) First Aid (equipment must be available along with emergency numbers);
 - (d) Reporting and recording of incidents (including reporting to Us);
3. You have taken reasonable steps to ensure that all contractors and subcontractors have their own public liability and professional indemnity insurance for no less than the limit purchased under this Policy. Reasonable steps includes obtaining a certificate of insurance from each contractor and/or subcontractor at the commencement of their role and annually thereafter.
4. Premises meet local fire by-laws.

Dietary Aides and Equipment Exclusion

This Policy does not cover claims, costs, Injury or Damage arising directly or indirectly from the sale of any Dietary Aides and or mechanical fitness equipment.

For the purposes of this exclusion Dietary Aides means dietary medication and/or metabolic substances.

Student Endorsement

It is a condition of cover under this Policy that at all times You must be supervised by a fully qualified fitness instructor.