

PUBLIC LIABILITY PROTECTION

A Summary of Insurance for the NRPT.co.uk

Entitled to Indemnity

Individual Affiliated Personal Trainers and Sports Therapists
The policy only provides Indemnity to UK residents

Operative Time

Whilst participating in any authorised/recognised activity of the Association.

Declared Activities

Activities that are recognised/authorised by the NRPT Ltd, for which the member is qualified

Limits of Indemnity

Public Liability	£ 5,000,000	any one occurrence
Products Liability	£ 5,000,000	any one period
Medical Malpractice	£ 5,000,000	any one period
Directors and Officers	£ 100,000	any one period (costs inclusive)
Legal Defence Costs	£ 250,000	any one period

WHAT IS COVERED

Claims against you	<p>If during the period of insurance, and as a result of your business activity within the geographical limits for clients, any party brings a claim against you or your employee or volunteer for :</p> <ol style="list-style-type: none"> Malpractice, public liability or products liability; or Negligence or breach of a duty of care; or Dishonesty of your individual partners, directors, employees or self-employed freelancers directly contracted to you and under your supervision; or Libel or slander; or Breach of confidentiality;
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we will indemnify **you** against the sums **you** have to pay as compensation.

We will also pay **defence costs** but **we** will not pay costs for any part of a claim not covered by this section

Public Liability	<p>Accidental bodily injury to third parties and/or damage to third party property arising out of the Insured Activities</p> <p>Includes:</p> <ul style="list-style-type: none"> (a) member to member liability (b) indemnity to Principals (c) liability for damage to leased, hire, or borrowed premises
Products Liability	<p>Accidental bodily injury to third parties and/or damage to third party property arising out of any goods sold or supplied by the Insured</p>
Professional Indemnity	<p>Loss (financial or otherwise) arising out of Errors and Omissions (e.g. bad advice or failure to act)</p>
Libel and Slander	<p>Any libel or slander which was committed by you without animosity.</p>
Samaritan Act	<p>Treatment administered by you at the scene of a medical emergency, accident or disaster at which you are present either by chance or in response to an SOS call following a disaster.</p>
Directors' & Officers' Protection	<p>Personal legal protection in respect of mismanagement, including protection for Insured Persons against Employment Wrongful Acts including but not limited to violation of employment discrimination laws (subject to a policy inner limit of £1M per period in respect of Employment Practices) Retroactive date: 1st January 1985</p>
Legal Defence Costs	<p>In connection with the defence of criminal proceedings brought or in appeal against a conviction arising from such proceedings relating to an offence alleged to have been committed in the course of the business in respect of a breach of Health and Safety at Work Act or Part II of the Consumer Protection Act</p>

PRINCIPLE EXCLUSIONS

- The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft (other than craft less than 3 metres in length with a maximum speed of 7 knots, or hand propelled or sailing craft in inland or territorial waters). *This applies to safety boats.*
- Product guarantee or recall, repair or replacement.

- Non UK Residents
- Damage to any Data.
- Deliberate acts which result from a pre-meditated action with an intent to cause injury.
- Injury to employees.
- Damage to own property/in custody or control.
- Asbestos related incidents.
- USA/Canada

In respect of Civil Liability	Any legal action brought against the Insured in a court of Law within the USA or Canada
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Other than actions brought which have resulted from the activities of Individual instructors, teams, individual members in connection with the activities of the Insured

In respect of Directors and Officers	Any activity in or action brought against the Insured
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Liability	within the USA or Canada
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- Infringement of Trademark/copyright.
- Pollution, unless sudden and accidental.
- Abuse
- Incidents prior to the retroactive date.
- Incidents / claims known to you but not reported to Insurers.

A complete list of exclusions can be found in the full policy wording.