

## INTRODUCTION

There are a wide variety of insurances available for protecting yourself, but good liability cover is the most essential and it is an especially important issue for those working as exercise professionals. Your business as a fitness professional is centred on providing customers with a service which may pose some risk of injury to them, and risks come in many more forms than might be expected.

The bottom line is, while none of us ever expects to get sued, we've all got to accept that even the most adept, careful and conscientious exercise professional may face litigation for any number of reasons. In many European countries it is already a legal requirement for you to have liability insurance.

Irrespective of any national requirements, members of EREPS are required to hold adequate liability insurance for the purposes of registration and we have arranged a special policy to cover EREPS members which is underwritten at Lloyds of London. The EREPS liability insurance covers your legal liability for death, injury or illness to others and loss of, or damage to, third party property arising out of your activities as a registered exercise professional.

EREPS recommends that the minimum limit for liability insurance cover should be for not less than €5,000,000.

When you are in employment your employer's liability insurance should cover you (but we recommend that you check this aspect of coverage if applicable). If you are self-employed or work outside of your usual place of employment, then you **must** have your own liability insurance cover as a registered member of EREPS.

You can confirm that you have insurance when you first register with EREPS and then at each annual re-registration. You can do this by:

- Confirming that you have current and adequate insurance cover (and provide brief details), or,
- Take the optional EREPS liability insurance which is detailed in this leaflet, including making full payment

## WHAT IS COVERED IN THE EREPS SCHEME?

The EREPS insurance scheme offers a limit of €5,000,000 cover for:

- **Public liability:** This is bodily injury to third parties and/or damage to third party property arising out of activities as a registered fitness instructor. Cover includes damage to leased or rented premises, trespass, nuisance and pollution. The interest of principals (that is land/property owners, etc.) is also insured.
- **Professional indemnity:** Loss (financial or otherwise) that arises out of errors and omissions (e.g. bad advice or failure to act). Cover includes the provision of medical services incidental to the business (first aid).
- **Products liability:** Accidental bodily injury to third parties and/or damage to third party property arising out of any goods sold or supplied by you.

The basis of cover for the EREPs insurance scheme for your professional indemnity cover will be provided on a claims-made basis. This is like most other forms of professional indemnity liability cover. It means that there must be a policy in force at the time at which any claim is made against you.

Once a policy is cancelled or expired no cover will be provided for any claim that arises after the date of cancellation or expiry unless you stop working as an exercise professional altogether.

If you have EREPs insurance and stop working as an exercise professional we will give you the benefit of an extension for three years to your liability insurance without having to pay any further premiums. This will cover you if a claim should arise in this period providing that the original circumstance was notified and attached to the original insurance period with EREPS insurance.

If you remain working as an exercise professional, but do not keep EREPs insurance we recommend that you continue with other liability insurance which is also written on a claims-made basis for a further three years. You will need to check that your new insurer does not have a retro-active date on their policy and that the insurance is not on a "claims occurred" basis.

**LIABILITY INSURANCE FOR  
EREPS REGISTERED INSTRUCTORS AND TRAINERS**

**LIMIT OF INDEMNITY €5,000,000**

**ANNUAL FEE €79.50 (includes national insurance premium tax\*)**

For members of EREPS who are qualified as personal trainers, and have additional, approved, and certified massage training this insurance also covers you for conditioning/massage being applied as part of your instructing/training programmes with your clients.

## CONDITIONS FOR EREPS INSURANCE COVER

Cover for liability insurance will only be effective from the date of registration or re-registration. Insurance cover must run in line with your registration. You can re-register and obtain insurance through the members' area of our Website.

Liability insurance provides cover for your level and categories of registration (status of registration). The EREPs Code of Ethical Practice requires members to: "Confine themselves to practising those activities for which their training and competence is recognised by the Register."

An excess of €500 is payable by the insured for each claim settled by the underwriters.

This liability insurance is for individual members of EREPS only. If you are employing or utilising the services of any other person within your business, then this policy is not sufficient. You should get business insurance separately, and you may also require Employers Liability insurance.

The name appearing on the summary of insurance will be the holder and member of the Register. Company or trading names will not be used. Insurance is for residents in any country of Europe (that is you have a home address in a European country) and covers your activities anywhere in the world except the United States of America.

**\* INSURANCE PREMIUM TAX IS INCLUDED IN THE ANNUAL FEE OF €79.50 AT THE RATE OF:**

**AUSTRIA €5.45 BELGIUM €4.66; DENMARK €6.75; FINLAND €10.28; FRANCE €4.54; GERMANY €8.78; GREECE €5.00; ITALY €10.01; LUXEMBOURG €2.12; MALTA €5.00; NETHERLANDS €3.84; PORTUGAL €4.54; REPUBLIC OF IRELAND €1.60; SLOVENIA €3.36; SPAIN €3.19; SWITZERLAND €2.62; TURKEY €2.62; UNITED KINGDOM €2.62**

## FREQUENTLY ASKED QUESTIONS

### **Q What level of liability insurance should I hold?**

**A** You need to assess your own risk and the cover required to meet a claim, or a series of claims being made against you. The Register requires you to have a policy with a minimum indemnity of €5,000,000.

### **Q Can I obtain public/professional and products liability insurance from another company?**

**A** Yes, provided it meets our minimum requirement of €5,000,000 cover, and operates for the whole period of your registration. Please also note that if you continue working as an exercise professional, but do not continue with EREPs liability insurance we recommend that you continue purchasing liability insurance.

### **Q Can insurance commence after registration?**

**A** Yes, but the registration period will have to be extended so that both insurance and registration expire on the same date.

### **Q Does the EREPS scheme provide cover for advice given on nutrition and weight control?**

**A** Yes, the REPs insurance covers for all advice given in the course of normal instructing activities, including advice on nutrition and weight control. The sale of nutritional products is not covered.

### **Q Is insurance available for accidents that prevent me from working?**

**A** No this is not available at the present time and is not included in the liability insurance cover. Separate personal accident insurance is required.

### **Q What to do in the event of a claim?**

**A** Keep a careful record of the incident. Do not admit liability. Take full details of what happened, the nature of the incident, who was there (with contact details), and what action was taken. You must also immediately notify EREPS at [info@ereps.eu](mailto:info@ereps.eu) and it may be necessary for you to complete a claim form

which is available from the EREPS Website at [www.ereps.eu](http://www.ereps.eu) You will then be advised what further action needs to be taken. Seek legal advice if appropriate.

## THE SMALL PRINT

### Statement of demands and needs:

EREPS Members Liability Insurance meets the needs of exercise professionals who need require the minimum level of liability insurance so that they can become members of EREPS. Details of cover and the full policy wordings can be downloaded from the EREPS Website at [www.ereps.eu](http://www.ereps.eu).

Insurance policy was arranged for EREPS by Marsh Ltd with Lloyd's underwriters.

Marsh Limited and Lloyd's are authorised and regulated by the Financial Services Authority (FSA) in the United Kingdom. Their FSA registration numbers are 307511 and 202761 (respectively). You can check this on the FSA's register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)

### The EREPs Insurance Scheme:

The insurances detailed in this leaflet can be obtained when completing your registration or re-registration form on the EREPS Website at [www.ereps.eu](http://www.ereps.eu)

### Complaints:

All complaints should be made in the first instance to EREPS (at [info@ereps.eu](mailto:info@ereps.eu)), who shall seek to redress your concerns as expediently and fairly as possible.

Should you still remain unsatisfied, you may escalate your complaint to: Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA, United Kingdom.

Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Tel: +44 (0)20 7327 5693

Fax: +44 (0)20 7327 5225

If you are unhappy with the resolution of your complaint, you may be eligible to escalate your complaint to the Financial Ombudsman Service at: South Quay Plaza, 183 Marsh Wall, London, E14 9SR, United Kingdom.

Tel: +44 (0)84 5080 1800.

### UK's Financial Services Compensation Scheme (where applicable):

Marsh Ltd & Lloyd's are covered by the Financial Services Compensation Scheme and you may be entitled to compensation if we cannot meet our obligations. This depends on the type of insurance policy you bought and the circumstances of your claim. The compensation available to retail customers for insurance advising and arranging is full payment of the first £2,000 of a valid claim and 90% of the balance.

For certain commercial clients, insurance advising and arranging is covered for 100% of the claim without any upper limit but only in respect of classes of insurance that are compulsory in the United Kingdom such as Motor Third Party and Employer's Liability insurances.