

# General liability schedule



Lumley, a business division of IAG New Zealand Limited, Lumley Centre, 88 Shortland Street, PO Box 2426, Auckland 1140, New Zealand, Tel 09 308 1100, Fax 09 308 1114, www.lumley.co.nz

## Policy Details

<b>Insured:</b> Members of Exercise Association of New Zealand Inc (formerly Fitness New Zealand Inc)	<b>Date:</b> 24/09/2018
<b>Account:</b> A40166906	<b>Broker:</b> Abbott Insurance Christchurch
<b>Policy Number:</b> 6000012503	<b>Lumley Branch:</b> Liability
<b>Reason for Issue:</b> Renewal	<b>GST reg no:</b> 51-860-403
<b>Period of Insurance:</b> From 4.00pm 01/10/2018 To 4.00pm 01/10/2019 and any subsequent period for which the Company accepts or agrees to accept a premium for.	

## Policy Wording

Subject to the GL0318 Policy Wording
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## Risk Information

Territorial Limits	New Zealand
Jurisdictional Limits	New Zealand
Business of Insured	Personal trainers and REPs Group Exercise instructors

## Coverages - The following coverages and limits apply:

Standard		
Coverage	Coverage limit/excess	
Limit of Indemnity	Limit	\$5,000,000 any one Occurrence
	Excess	\$1,000
Drones	Sub-Limit	\$1,000,000
	Excess	\$1,000
Advertising Liability	Sub-Limit	\$1,000,000
	Excess	\$1,000
Goods Lifted or Carried by Cranes	Sub-Limit	\$250,000
	Excess	\$2,500
Goods/Products Limit of Indemnity	Limit	\$5,000,000
	Excess	\$1,000
Care, Custody or Control	Sub-Limit	\$500,000
	Excess	\$1,000
Product Withdrawal Costs	Sub-Limit	\$100,000
	Excess	\$2,500
Punitive or Exemplary Damages	Sub-Limit	\$1,000,000
	Excess	\$500
Underground Services	Sub-Limit	\$5,000,000
	Excess	\$2,500
Service/Repair - Vehicle and Watercraft	Sub-Limit	\$500,000
	Excess	\$1,000
Vibration and Removal of Support	Sub-Limit	\$500,000
	Excess	\$5,000
Service/Repair - Machinery	Sub-Limit	\$250,000
	Excess	\$2,500
<b>Optional Benefits</b>		

GL Special Terms	Declared Terms	<p>Notwithstanding the Policy Schedule, the definition of Insured is the following:</p> <p>Individual personal trainers and REPs Group Exercise instructors who are registered members of Exercise Association of New Zealand Incorporated and Registrar of Exercise Professionals Ltd only</p>
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**Conditions** - The following conditions apply:

<p>Definition of Insured Endorsement</p> <p>Notwithstanding the Insured on the Policy Schedule, the definition of Insured is limited to the following only:</p> <p>Individual personal trainers and REPs Group Exercise instructors who are paid-up members of Exercise Association of New Zealand Incorporated and Registrar of Exercise Professionals Ltd.</p> <p>Group Exercise Endorsement</p> <p>The indemnity provided under this Policy in respect of any Insured who is REPs Registered as a Group Exercise (Pre-Choreographed) professional is limited to liability arising from their activities as a Group Exercise instructor and excludes any liability arising from personal training.</p> <p>'Group Exercise' is defined as the provision of physical instruction to a group of gym participants in a scheduled class environment where there is no individualised instruction. The definition of Group Exercise excludes personal training to multiple individuals concurrently.</p>
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**Exclusions** - The following exclusions apply:

<p><b>Business Advice or Service Exclusion 2</b></p> <p>It is agreed that Automatic Coverage Clause 3.2 (Business Advice or Service) is deleted.</p>
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In all other respects this Policy remains unaltered other than as stated above.

# Statutory liability schedule



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## Policy Wording

Subject to the NZSL 0318 Policy Wording
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## Risk Information

Retroactive Date	01 October 2003
Territorial Limits	New Zealand
Jurisdictional Limits	New Zealand
Business of Insured	Personal trainers and REPs Group Exercise instructors

## Coverages - The following coverages and limits apply:

Standard		
Coverage	Coverage limit/excess	
Limit of Indemnity	Limit	\$1,000,000
	Excess	\$1,000

## Conditions - The following conditions apply:

<p><b>Definition of Insured Endorsement</b></p> <p>Notwithstanding the Insured on the Policy Schedule, the definition of Insured is limited to the following only:</p> <p>Individual personal trainers and REPs Group Exercise instructors who are paid-up members of Exercise Association of New Zealand Incorporated and Registrar of Exercise Professionals Ltd.</p> <p><b>Group Exercise Endorsement</b></p> <p>The indemnity provided under this Policy in respect of any Insured who is REPs Registered as a Group Exercise (Pre-Choreographed) professional is limited to liability arising from their activities as a Group Exercise instructor and excludes any liability arising from personal training.</p> <p>'Group Exercise' is defined as the provision of physical instruction to a group of gym participants in a scheduled class environment where there is no individualised instruction. The definition of Group Exercise excludes personal training to multiple individuals concurrently.</p>
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