

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

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| Insured: Members of Exercise Association of New Zealand Inc (formerly Fitness New Zealand Inc) | Date: 22/10/2019 |
| Account: A40166906 | Broker: Abbott Insurance Christchurch |
| Policy Number: 6000012503 | Lumley Branch: Liability |
| Reason for Issue: Renewal | GST reg no: 51-860-403 |
| Period of Insurance: From 4.00pm 01/10/2019 To 4.00pm 01/10/2020 and any subsequent period for which the Company accepts or agrees to accept a premium for. | |

Policy Wording

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| Subject to the GL0318 Policy Wording |
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Risk Information

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| 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 |
| Advertising Liability | Sub-Limit | \$1,000,000 |
| | Excess | \$1,000 |
| Care, Custody or Control | Sub-Limit | \$500,000 |
| | Excess | \$1,000 |
| Drones | 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 |
| Product Withdrawal Costs | Sub-Limit | \$100,000 |
| | Excess | \$2,500 |
| Punitive or Exemplary Damages | Sub-Limit | \$1,000,000 |
| | Excess | \$500 |
| Service/Repair - Vehicle and Watercraft | Sub-Limit | \$500,000 |
| | Excess | \$1,000 |
| Service/Repair - Machinery | Sub-Limit | \$250,000 |
| | Excess | \$2,500 |
| Underground Services | Sub-Limit | \$5,000,000 |
| | Excess | \$2,500 |
| Vibration and Removal of Support | Sub-Limit | \$500,000 |
| | Excess | \$5,000 |
| Optional Benefits | | |

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| GL Special Terms | <p>Declared Terms</p> <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:

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| <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:

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| <p>Business Advice or Service Exclusion 2</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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| Period of Insurance: From 4.00pm 01/10/2019 To 4.00pm 01/10/2020 and any subsequent period for which the Company accepts or agrees to accept a premium for. | |

Policy Wording

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|---|
| Subject to the NZSL 0318 Policy Wording |
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Risk Information

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|-----------------------|---|
| 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:

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| <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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In all other respects this Policy remains unaltered other than as stated above.



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Important notes

Insurance cover

It is important to keep your insurance cover up to date bearing in mind changing circumstances and current day values. We advise you to check the adequacy of sums insured. Contact Lumley or your broker for further advice.

Duty of disclosure

You have a duty to disclose to Lumley all information that might influence a prudent insurer's decision to offer you insurance cover and if so, on what terms and/or premium (material information). This duty exists prior to inception, variation or renewal of your policy. If there is information you have

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