

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

Insured: Members of Exercise Association of New Zealand Inc (formerly Fitness New Zealand Inc)	Date: 15/10/2020
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 01/10/2020 To 4.00pm 01/10/2021 and any subsequent period for which the Company accepts or agrees to accept a premium for.	

Policy Wording

Subject to the GL0318 Policy Wording

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
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		

GL Special Terms	Declared Terms	Notwithstanding the Policy Schedule, the definition of Insured is the following: 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
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Conditions - The following conditions apply:

Definition of Insured Endorsement

Notwithstanding the Insured on the Policy Schedule, the definition of Insured is limited to the following only:

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.

Group Exercise Endorsement

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.

'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.

Exclusions - The following exclusions apply:

Business Advice or Service Exclusion 2

It is agreed that Automatic Coverage Clause 3.2 (Business Advice or Service) is deleted.

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

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>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 any material information you have not disclosed to Lumley or if there has been any change in the information previously disclosed please advise Lumley immediately. Failure to disclose all material information may result in your policy being avoided. This means your policy is deemed never to have existed and any claims will not be payable. If you have any doubt as to whether a fact is material then it should be disclosed.

Duty of care

You are under a duty to exercise all due care and diligence in the safeguarding of the insured property from harm and in carrying out any activity which could result in a claim under this policy.

Privacy Act 1993

Personal information may have been collected during the course of your relationship with Lumley. Under the Privacy Act 1993 individuals have the right to request access to and correction of their personal information held by Lumley. Personal information is retained by Lumley in order to assess your insurance requirements and any claim you may have.

Motor vehicle insurance

- 1 The premium shown has had any allowable No Claim Bonus deducted.
- 2 The maximum amount payable for any loss of or damage to your Insured Vehicle is the Market Value immediately prior to the loss or damage, or the sum insured, whichever is the less.

Personal accident insurance

We would remind you that it is necessary for any changes in personal circumstance, occupation, medical conditions or participation in sporting or hazardous pastimes to be disclosed to Lumley or your broker at renewal time. Failure to do so may result in cover being invalid at the time of the claim.

Pleasurecraft insurance

It is a warranty of this policy, that at all times, while unattended, the vessel (including trailer, motors and accessories) must be sufficiently secured to safeguard it against theft except consequent upon forcible and violent means.

Adjustable policies

If your policy is adjustable on turnover or any other basis, you must supply to Lumley or your broker within one month of renewal date, details of the actual amounts for the year to renewal date together with an estimate for the forthcoming year.

Insurer financial strength rating

Lumley is a business division of IAG New Zealand Limited (IAG). IAG has received a financial strength rating of AA- from Standard & Poor's (Australia) Pty Ltd, an approved rating agency.

A rating of AA- means IAG has a 'very strong' claims-paying ability, as you can see in the scale below:

AAA Extremely Strong	AA Very Strong	A Strong	BBB Good
BB Marginal	B Weak	CCC Very Weak	CC Extremely Weak
SD Selective Default	D Default	R Regulatory Supervision	NR Not Rated

The ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories. The rating scale above is in summary form. A full description of this rating scale can be obtained from www.standardandpoors.com.

Other important information

The information contained on this renewal notice, together with any other information you have previously provided to Lumley, forms the basis of Lumley's renewal offer. All information must be correct and complete. By accepting this renewal offer you are confirming that:

- 1 The information held by Lumley in respect of this insurance cover is complete and correct and up-to-date in every detail and that you have disclosed all material information to Lumley;
- 2 Lumley may use the information you have provided to advise you of its other products and services; and
- 3 Lumley may give to and obtain from, other parties including other insurers, brokers and the Insurance Claims Register, information about this insurance or any other insurance held by you or claim made by you.