

Certificate of Insurance Cover

This certificate is evidence of cover provided under the Master Policies HU PI(6) 9288695 and ORT/ASTCPA/9257233 and is not an individual contract of insurance. A full copy of the cover wording is available on request from Howden Insurance Brokers Limited.

Insured Member: Timothy Lukas

Insurance Activities: £10 Million Fitness Cover

Period of Insurance: 07/01/2026 to 06/01/2027
(both dates inclusive)

Membership Number: 72987

Helpline: 0333 005 6716

Reference number: ORT/ASTCPA/9257233

For legal and tax advice

Section 1 Combined Malpractice, Public and Products Liability

Insurer: Hiscox Underwriting Limited
Policy Number : HU PI(6) 9288695

Limit of Indemnity: Public and Products liability: £10,000,000 any one event

Malpractice and Professional Indemnity: £1,000,000 any one event and per policy period.

Overall policy limit: £10,000,000 aggregate limit for the total of all claims and losses, including all costs.

Policy Excess: Nil, other than £250 in respect of claims under the Public and Products liability cover for Third Party Property Damage.

Policy Cover:

This policy covers legal liability in respect of claims of, or damages and legal costs arising out of, third party loss, injury, death or damage:

- occurring during the period of cover for the Public and Products liability cover; or
- made (during the period of cover and in respect of for the Malpractice cover, made within the period of insurance),

in connection with your activities, whether delivered in person or online. Cover includes malpractice (including professional advice given) public and products liability, liability for damage to leased and rented premises, indemnity to principals and liability arising out of goods sold or supplied, including refreshments. **The policy only covers UK Residents.**

Principal Exclusions:

Liability arising out of:

- Criminal Acts
- Damage to own property
- In connection with damage to data
- Product guarantee or recall, repair or replacement
- The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft

Please note this is a not an exhaustive list of all exclusions. You should read the policy in full for details of all exclusions and other conditions. Geographical Limits: Cover is provided Worldwide for instructors resident in the United Kingdom. Restricted cover applies in respect of legal actions brought in a court of law within the USA or Canada

Section 2 Personal Accident

Insurer: Ortus Underwriting
Policy Number: ORT/ASTCPA/9257233GPA 51755 2022

Cover

Accidental bodily injury sustained by the Insured during the period of cover whilst the Insured Person is involved in recognised and authorised activities, including direct travel to the authorised activity from home or place of work (whichever is the later) and from the authorised activity to home or place of work (whichever is the earlier).

Benefits

1. Accidental Death	£ 50,000
2. Permanent Total Loss of Sight of One Eye	£ 50,000
3. Permanent Total Loss of Sight of Both Eyes	£ 50,000
4. Loss of One or More Limb(s)	£ 50,000
5. Permanent Total Loss of Speech	£ 50,000
6. Permanent Total Loss of Hearing	£ 50,000
(a) In One Ear	£ 12,500
(b) In Both Ears	£ 50,000
7. Permanent Total Disablement from the Insured's usual occupation as an Exercise Professional	Up to £ 50,000
8. Temporary Total Disablement from the Insured Person's usual occupation as an Exercise Professional	£100.00 per week

(Benefit Period: 13 weeks. Excess period: 28 days)

Cover in all cases is provided for activities appropriate to your level of training and qualification.

Geographical Limits: Cover is provided on a worldwide basis for instructors resident in the United Kingdom.

For members aged between 75 and 80 years, Permanent Total Disablement cover is excluded and all other benefits (other than Temporary Total Disablement) are reduced to 10% of the benefit amount shown above).

Signed by:



Howden Signature

Howden Insurance Brokers Limited

For general queries regarding your insurance please contact Howden on 0121 698 8052.

A full copy of the cover wordings is available at <https://www.ukcoaching.org/insurance/guidance/>

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(Version : March 2025)