



## INSTRUCTOR'S PUBLIC LIABILITY POLICY

### LIABILITY INSURANCE ARRANGED BY CMC INSURANCE CONSULTANTS IN ASSOCIATION WITH FITNESS PROFESSIONALS.

Underwritten by Aviva Insurance Limited t/a Norwich Union. Registered in Scotland Number 2116. Registered Office: Pitheavlis, Perth, Scotland, PH2 0NH. An AVIVA Company. Authorised and regulated by the Financial Services Authority.

#### INSURED:

**CHRISTIAN TESTORF**  
**97 PRIORY ROAD**  
**LONDON**

**NW6 3NL**

#### CERTIFICATE NO.

**FP00094344**

#### PERIOD OF INSURANCE

**Sep 29 2007 - Sep 29 2008**

This confirmation of cover contains a summary of the cover provided under master policy 23839815CHC.

#### BUSINESS DESCRIPTION:

**FITNESS INSTRUCTOR**

#### COVER:

**PUBLIC/TEACHER LIABILITY**

- a) Bodily injury to or illness or disease of any person except that arising out of and in the course of his/her employment by you under a contract of service or apprenticeship
- b) Loss or physical damage to physical property not belonging to you or in your charge or control
- c) Loss arising from trespass or nuisance happening during the Period of Insurance

**LIMIT OF INDEMNITY £2,000,000 FOR ANY ONE EVENT**

#### TERRORISM

Please note that in addition to its other terms, conditions, exceptions or exclusions, the policy wording may incorporate provisions which exclude or limit loss, damage or liability caused by acts of terrorism. Full details are contained within the master policy.

NB: This is only a brief description of the cover provided.

The policy is a legal document and as such defines insurance in precise terms.

A copy of the master policy is available on request from CMC Insurance Consultants, High Trees, Straight Mile, Ampfield, Romsey, Hampshire, England SO51 9BA (Telephone 01794 516 740).

#### THE FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. For other classes of insurance, advising and arranging is covered for 100% of the first £2,000 of a claim and 90% of the remainder of the claim. There is no upper limit in either case.

Further information about compensation scheme arrangements is available from the FSCS.

#### NOTICE OF CLAIM

The insured shall on the happening of any event which could give rise to a claim under this policy give immediate notice in writing to CM Cooper at the address shown above.

BRENT HALLO  
On behalf of Norwich Union

