

# Professional Indemnity Insurance For Fitness Trainers

Sharing expertise with clients and with groups during fitness trainings can be a huge responsibility. Throughout their career, fitness trainers will give advice to a wide variety of people on correct use of equipment, exercise plans and healthy living, as well as an abundance of encouraging words.

Despite their experience, whilst offering this service there is always the chance that something can go wrong. Professional Indemnity Insurance for fitness trainers is designed to protect trainers against any potential legal action that could be taken by a client/customer because of a mistake or error on trainer's part.

## What does it cover?

- Professional negligence
- Allegations made by the client even if the fitness trainer is not at fault
- Error and omission while rendering fitness training
- Protect fitness trainers against the potential financial burden of litigation which would involve legal cost and expenses, compensation

## Who is covered?

- Fitness Trainers (Members of REPS India)

## Which is the Insurance Company?

- Raheja QBE General Insurance Company Limited

## What does it pay for?

- Settlements, Compensatory damages awarded
- Legal costs & Expenses associated with defending legal actions

## Some of Key definitions of the policy wording

**“Claim”** Shall mean

- a) The receipt by the insured any written or verbal notice of demand for compensation made or to be made by a third party against the insured
- b) Any written statement of claim, summons, application, or other originating legal arbitral process, cross claim, counter claim or third or similar party notice served upon the insured

**Professional Business Practice:** Fitness training only

**Noticeable Exclusions:**

- Prior and Pending Litigations
- Fraud and Dishonesty
- Billings
- Fines and Penalties
- Supply of goods
- Any medical drug related advise
- Others as per standard policy wording

**What is the Limit of the Indemnity:**

You may choose from the below two options:

1. INR 1 Crore
2. INR 50 Lacs

**Will this policy be valid outside India?** You may choose the appropriate option from the following:

1. India only
2. Worldwide excluding USA & Canada
3. Worldwide including USA & Canada

**Can I shift from India policy to Worldwide policy at any time?** Yes you can, by paying the difference in the premiums on pro-rata basis.

**In case of a claim/query whom do I contact?** You may write to the following:

Nikhil Ranpise  
[nikhil.ranpise@howdenindia.com](mailto:nikhil.ranpise@howdenindia.com)  
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