



Professional Indemnity Application Form for Sports/Fitness Instructors

Name of Company/Individual:

Registered Address:

Company Registration Number:

Contact Number/Person:

Business Activities:

- 1. PREMIUM TABLE** Please select the Limit of Liability which you wish to purchase. The premium payable is inclusive of 7%.

Shared Limit of Liability	Individuals/Sole Proprietorships (Premium per pax)	Partnerships/ LLPs/ Companies		
		Please declare number of Fitness/Sports Instructors to be insured:		
		5 pax and below (Premium per pax)	6 to 15 pax (Premium per pax)	16 to 30 pax (Premium per pax)
S\$100,000	<input type="checkbox"/> S\$428.00	<input type="checkbox"/> S\$256.80	<input type="checkbox"/> S\$235.40	<input type="checkbox"/> S\$192.60
S\$250,000	<input type="checkbox"/> S\$535.00	<input type="checkbox"/> S\$310.30	<input type="checkbox"/> S\$278.20	<input type="checkbox"/> S\$235.40
S\$500,000	<input type="checkbox"/> \$684.80	<input type="checkbox"/> S\$406.60	<input type="checkbox"/> S\$363.80	<input type="checkbox"/> S\$310.30
S\$1,000,000	<input type="checkbox"/> S\$856.00	<input type="checkbox"/> S\$513.60	<input type="checkbox"/> S\$460.10	<input type="checkbox"/> S\$385.20

2. PLEASE ANSWER THE FOLLOWING QUESTIONS*:

Confirmation that the Company/Individual(s):	Yes	No	N.A
Applicable for Individuals only :			
1. Do you have a legal work permit/employment pass to work in Singapore?			
2. Is a qualified/certified practitioner with an accredited and recognized body			
3. Has a minimum of 1 year of relevant coaching or instructing experience .			
4. Is not involved with the coaching, instruction and/or supervision of scuba diving, power boating, waterskiing, wakeboarding, motor sports or lifesaving			
5. Has not ever been subjected to disciplinary proceedings for misconduct			
6. Has not ever been subjected to previous claims (actual and alleged) or investigations.			
7. Is not aware of any fact or circumstance that could lead to a claim being made against him/her/the Company			

* If any of your answers above is "NO", please contact us for a separate quotation.

Statement pursuant to Section 25(5) of the Insurance Act (Cap 142) or any amendments thereof; You are to disclose in this application, fully and faithfully, all facts which you know or ought to know, otherwise the policy issued may be void and you may receive nothing from this policy.

Name of Partner/Principal/Director

Signature/Date

Note: This insurance is underwritten by AXA Insurance Pte Ltd. The insurance policy shall not commence until a written confirmation is received from the Insurer or your intermediary.



POLICY COVERAGE SUMMARY*

- Limit of Liability** : As per Premium Table (any one claim and in the aggregate)
- What is covered** : If a negligent act, error and/or omission were to be committed whilst coaching, instructing or supervising your students, and should an action or proceeding be filed against you, you may be legally obligated to pay any monetary damages, judgments, settlements and/or third party legal costs. In addition, you may incur significant expenses in the defence of such a claim.
- This policy provides you with cover for such an event. All defence expenses incurred by you and costs that you are legally obligated to pay in a civil, criminal, administrative, regulatory or arbitration proceeding against you will be indemnified up to the limit of liability, as long as it is first made against you and notified to us during the period of insurance or discovery period.
- Deductible** : S\$1,000 each and every claim
- Territory** : Worldwide excluding USA and Canada
- Jurisdiction** : Worldwide excluding USA and Canada
- Retroactive Cover** : As per expiring policy or as at inception (if this is a new cover)
- Policy Extensions** :
- 1) Loss of Documents (Sublimit: S\$ 100,000)
 - 2) Defamation
 - 3) Dishonesty of Employees (sublimit: S\$ 25,000)
 - 4) Inquiry Costs (Sublimit: S\$ 100,000)
 - 5) Court Attendance Costs (Sublimit: S\$10,000)
 - 6) Intellectual Property
 - 7) Estates and Legal Representatives
 - 8) Continuous Cover
 - 9) Discovery Period
 - 10) Sanction Limitation and Exclusion
 - 11) Illegality Clause
- Exclusions/ Endorsements** : In addition to the standard policy exclusions, the following shall apply:
- 1) Sexual Misconduct Exclusion
 - 2) Qualified Personnel Endorsement
 - 3) Sanction Limitation and Exclusion

** This is a summary of the insurance coverage. Please refer to the policy wordings for full details of the terms, exclusions and conditions of this insurance. A specimen copy of the policy is available on request.*



FREQUENTLY ASKED QUESTIONS (FAQ)

- 1. Can AXA still provide cover if the answer to any one of the questions is “No” under Section 2, “Please answer the following questions”.**

No, if any of the answers in no, AXA may not be able to offer the Professional Indemnity cover to the individual.

- 2. Does this policy provide coverage for Bodily Injury and /or Property Damage?**

The policy will cover for claim for Bodily Injury and /or Property Damage to third party only if it is arising from a breach of professional duty in the conduct of the insured's professional services that are covered under this insurance policy. Note that this insurance cover does not provide cover for Bodily Injury and /or Property Damage to company's employees.

- 3. If a Fitness/Sports Instructor is covered under any other PI policy of Company, should the instructor still buy this PI cover?**

If the fitness trainer/instructor is covered by the PI policy of the Company, they can get additional insurance cover under this policy if they conduct additional sessions outside of the company.

- 4. What are the excluded risks under the insurance cover?**

Coaching, instruction and/or supervision of scuba diving, power boating, waterskiing, wakeboarding, motor sports or lifesaving only.

- 5. Can freelancers buy this cover?**

Freelancers who are foreigners need to have a valid work permit in Singapore and satisfy all the requirements under question 2 of this application form to be eligible for this cover.

- 6. Does Partnerships/ LLPs/ Companies need to declare the name of all Fitness/Sports Instructors instructors?**

Name declaration is not required for partnerships/LLP/companies. However, they need to buy cover for all fitness instructors registered with the Partnerships/ LLPs/ Companies who satisfy the criteria under Section 2 of this application form.

- 7. If the number of instructors under the company decrease during policy duration, is there any premium refund?**

No, there is no premium refund if there decrease in number of fitness instructors.

- 8. If the number of Fitness/Sports Instructor under the company increase during policy duration, is there any declaration or additional premium to be paid?**

Insured needs to buy PI cover for the number of additional Fitness/Sports Instructors employed by the company (in addition to be numbers declared). The premiums will be as per the premium table.

- 9. If there is no accredited and recognized body for the services provided, can AXA still provide insurance cover under the PI policy?**

This policy only provides coverage to professionals who are qualified/certified practitioner with an accredited and recognized body.