

Ms K Lewis
6 Knole Court
Knole Road
BEXHILL ON SEA
TN40 1LN

05/01/2016

Dear Katie

Care-Sure Insurance

Thank you for asking us to arrange your insurance, which is effective from 13/01/2016 for a period of 12 months and is suitable for your needs.

We enclose your policy documents together with the Statement of Fact, which forms the basis of your insurance policy.

You must check all the information and material facts contained in this statement of fact and the Schedule and contact us immediately on 01252 735806 if any details are incorrect or incomplete. Failure to do so may mean that your policy is not valid or Insurers may not be liable to pay your claims.

Also enclosed is a copy of our Terms of Business. Please read this document as it sets out the terms under which we operate. It explains how we select your insurance, along with our charges, complaints, claims procedures and your right of cancellation. We would also like to draw your attention to the terms of payment and your duty to disclose any information that may affect your insurance.

In the event of any incident which you believe may give rise to a claim against this policy you must follow the procedures set out in the policy conditions and immediately contact us on 01252 735806.

Should you have any questions whatsoever about the policy or the cover provided, or should you wish to make any alterations or extensions to cover during the policy period, please do not hesitate to contact us.

With best wishes,

Yours sincerely

Dale Cane (Mrs)

Encs:

Professional Liability
CERTIFICATE OF INSURANCE

Incorporating Malpractice, Public & Products Liability

Care-Sure

Arranged by DSC-Strand Limited
Swithins, Lodge Farm, Tilford Road, Farnham, Surrey GU9 8BB
Tel: 00 44 1252 735806 Email: info@yoga-link.co.uk

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| Policy Number: | 18079/G0/CS-I/- |
| Insured: | Katie Lewis |

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| Insured's Profession: | Instructor |
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| Activities Covered: | Tap Dancing Gentle movement for the elderly |
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| Extensions: | None |
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| Limit of Indemnity | £7,000,000 in all, including costs and expenses |
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| Period of Insurance | 13/01/2016 to 12/01/2017 (both days inclusive) |
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This Policy is issued in accordance with the authorisation granted under **Agreement Number: B1011NULDSC114**

Signed on behalf of the Insurers



Authorised Signatory

Date :

05/01/2016

DSC-Strand Limited and the Insurer are authorised and regulated by the Financial Conduct Authority whose address is 25 The North Colonnade, Canary Wharf, London E14 5HS.

POLICY SCHEDULE

Malpractice, Public & Products Liability

Attaching to and forming part of Policy Number: 18079/G0/CS-I/-

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| 1. | The Insured: | Katie Lewis |
| 2. | Insured's Address: | 6 Knole Court Knole Road BEXHILL ON SEA TN40 1LN |
| 3. | Limit of Indemnity: | £7,000,000 |
| 4. | Excess : | £250.00 Third Party Property Damage/Loss Nil Injury |
| 5. | Premium: | £30.00 |
| | Insurance Premium Tax (IPT) | £2.85 |
| | Premium (Including IPT) | £32.85 |
| | Administration Fee | £25.00 |
| | Other Fees | £0.00 |
| | Total | £57.85 |
| 6. | Retroactive Date | Not Applicable |
| 7. | Period of Insurance | From: 13/01/2016 To: 12/01/2017 |
| 8. | Insured's Profession | Instructor |
| | Activities Covered | Tap Dancing Gentle movement for the elderly |
| | Extensions | None |
| 9. | Proposal Form/Statement Date: | 31/12/2015 |
| 10. | Claims Notified to: | DSC – Strand Limited Swithins Lodge Farm, Tilford Road, Farnham GU9 8HU |
| 11. | Endorsements attaching to and forming part of this policy: | Care-Sure Instructors |

Signed on behalf of the Insurer in Farnham this day of 05/01/2016



Authorised signatory

This Policy is issued in accordance with the authorisation granted under **Agreement Number: B1011NULDSC114**

DSC-Strand Limited and the Insurer are authorised and regulated by the Financial Conduct Authority
whose address is 25, The North Colonnade, Canary Wharf, London, E14 5HS

Attaching to and forming part of Policy Schedule Number: 18079/G0/CS-I/-

Instructors Endorsements

The following relevant endorsements apply only where classes/instruction are given in the subjects indicated.

Classes for Children

Exclusion 28 of the Policy is deleted and replaced with the following:

Any claim or loss directly or indirectly arising from treatment or advice in connection with any under-aged person, which for the purposes of this exclusion is deemed to be a person, who at the time of any treatment or advice being carried out upon them has not attained the age of 16 years.

This exclusion will not apply if:

- a. the under-aged person's parent/s or guardian/s have consented to such activities/therapy(ies) and are present at all times whilst such activities/therapy(ies) are being administered
- b. the instruction / treatment involves classes specifically arranged for under-aged persons
- c. unaccompanied young persons of 14 and 15 years have parental consent for attending Yoga, Tai Chi, Exercise, Activity or Relaxation classes and have provided this in writing to the Studio/Centre where the classes are held

All other terms, conditions, exclusions and limitations in this policy remain unaltered.

Fitness, Gym, Aerobics & Pre Natal Instructors (excludes Pilates Mat Work, Yoga & Tai Chi type exercises)

It is warranted that the Insured will ensure that a health screening form is completed by each individual client and if any medical condition is declared the client will be asked to obtain written confirmation from their General Practitioner that the client can undertake exercise and/or fitness training prior to the client actually undertaking any exercise and/or fitness training.

All other terms, conditions, exclusions and limitations in this policy remain unaltered.

Gym Instructor Training Endorsement

Excluding claims arising from or relating to gymnastics for children i.e. persons below 18 years of age.

All other terms, conditions, exclusions and limitations in this policy remain unaltered.

Martial Combat/Contact Instructors

It is warranted that the standard Malpractice indemnity limit (£7,000,000) is reduced, being restricted to £250,000 (in all; costs in addition) in respect of vigorous Martial Art routines such as self-defence/combat and competition work. The indemnity limit for Public Liability remains unaffected at £7,000,000.

It is further warranted that the Insured will ensure that a form of disclaimer is signed by each individual student and if any medical condition is declared the student will be asked to obtain written confirmation from their General Practitioner that the client can undertake the activity prior to the student actually undertaking the activity.

All other terms, conditions, exclusions and limitations in this policy remain unaltered.

Mother and Baby Classes

At all times the mother/parent/guardian will be wholly responsible for her/his own baby/infant. The instructor (Insured) will accept no liability for the baby/infant.

All other terms, conditions, exclusions and limitations in this policy remain unaltered.

Mother & Baby/Infant Yoga and/or Massage - Exclusion

Excluding claims arising from or relating to any exercise or instruction where the baby/infant is off the ground (unless whilst on the mother/parent/guardian who themselves are standing, sitting, kneeling or lying down). Notwithstanding the aforementioned this policy excludes any exercise or instruction where the baby/infant is in an inverted position where the baby is held head-down including being held by the ankles, legs or feet and with its body otherwise unsupported.

At all times the mother/parent/guardian will be wholly responsible for their own baby/infant. The instructor (Insured) will accept no liability for the baby/infant.

All other terms, conditions, exclusions and limitations in this policy remain unaltered.

Pool Based Exercise/Therapies

It is warranted that a qualified lifeguard is present at all times during any exercise / treatment / therapy, with their lifeguard training updated as required.

All other terms, conditions, exclusions and limitations in this policy remain unaltered.

Post Natal Exercise

Post Natal Yoga classes include physical movements as well as an opportunity for relaxation, stress re-education and relief for the mother only. Where the infant accompanies their Mother (parent) to these classes, the Mother (parent) will be wholly responsible for their own offspring. The Instructor will accept no liability for the children during this time.

All other terms, conditions, exclusions and limitations in this policy remain unaltered

Care-Sure Statement of Fact

It is very important that you carefully read all of this Statement.

Your policy is based on the information you have provided to us, as shown in the Details below, and on the terms set out in the insurance policy.

This Statement of Fact, together with the Details below and any other information provided by you or on your behalf before the commencement date of this policy, is incorporated in and forms the basis of your insurance policy and we have relied on this information in offering this policy to you on its current terms.

WARNING – If any of this information is incorrect you must contact us immediately to ensure that we pass that information on to the underwriters. We reserve the right in accordance with the terms of your policy to amend the Premium and/or terms and conditions or cancel your policy if there is a material inaccuracy in this information.

If you fail to advise us that the information is inaccurate, we may avoid the cover, with the result that you would not have insurance for any Claims during the period. If you are in any doubt whether a fact is material, you should disclose it.

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| Full Name: Katie Lewis | |
| Address: 6 Knole Court Knole Road BEXHILL ON SEA TN40 1LN | Tel No(s): 07767 816455 Email: katielewis1986@hotmail.co.uk |
| Policy Number: 18079/G0/CS-I/- | Our Ref: 18079 |
| You have not had any claims made against you or incidents that would give rise to a claim under this policy during the last 5 years as a result of any negligence or error or omission arising out of your business and you are not aware of any circumstances that may result in any such claim being made against you. | |
| No company has declined your proposal, cancelled or refused to renew your policy or required special terms or conditions. | |
| You have never been convicted of or charged/but not yet tried/ with a criminal offence other than a motoring offence. | |
| You have never been declared Bankrupt or insolvent or been disqualified from being a company director. | |
| You have never been subject to a disciplinary hearing or suspended from any Professional Organisation that is relevant to the activities covered by this policy. | |
| You are resident in and your business operates from the United Kingdom of Great Britain and Northern Ireland, the Republic of Ireland, the Channel Islands or the Isle of Man. | |
| You are Qualified and have a qualification(s)/certificate(s)/diploma(s) for the activities shown below, which are kept up to date where applicable, or you are a Student Teacher enrolled on a training course and studying towards your diploma. Insured's Profession: Instructor Activities Covered: Tap Dancing Gentle movement for the elderly Optional Extensions: None <i>In the event of a claim evidence of your relevant training/qualification(s) will be required.</i> | |
| <i>Instructors</i> - Different methodologies and class-types, such as classes for children of all ages, the elderly or less able are acceptable if they satisfy the teacher-training criteria of the tutor/school that issued the qualifying certificate/diploma upon which you are relying for this insurance. You will not attempt to teach techniques beyond the level reached in your training programme, nor will your class deviate from the age limits permitted by your training organisation | |
| <i>Students (Instructor):</i> Having first notified the class members that you are still undergoing training, you will not attempt to teach techniques beyond the level reached in your training programme, nor will your class deviate from the age limits/class sized permitted by your training organisation. | |
| <i>Students (Therapist):</i> Having first notified the recipients they are receiving treatment free of all charges, as part of your training, you are restricted to performing practice treatments for case work only. Furthermore, you must not offer treatments outside of your capabilities, which at all times must be governed by the phase reached in your training programme and your tutor's assessment. | |
| <i>Teacher Training:</i> You have not selected extra Professional Indemnity cover which provides for advice given that protects against allegations of poor or inadequate training, normally only required by Teacher Trainers. | |
| Effective Date: 13/01/2016 | |

Please keep this Statement of Fact for your records together with your Policy documents