



Personal Trainer Insurance Application

 **PSC HORSELL**

This insurance, provided through the Australian Institute of Personal Trainer (AIPT) covers the following:

Public Liability	\$10,000,000 any one occurrence
Professional Indemnity	\$ 5,000,000 in the aggregate

By completing this form and making payment you are confirming that cover is required on this basis.

Cover will begin from the date when both payment has been received by Worldwide Sports Insurance and the proposal is accepted.

All correspondence should be sent to Worldwide Sports. See below for our contact details:

Email: aipt@wwsi.com.au

Melbourne: PO Box 7675
St Kilda Rd, Melbourne
VIC 8004
Ph: 03 9862 6521
Fax: 03 9867 6771

Please ensure you have read the important notices that follow this application.

Personal Details

First Name:

Surname:

Trading Name
(if applicable):

Date of Birth: / /

Address:

Postcode:

Telephone:

Mobile:

Fax:

Email:

Would you prefer to have documents sent to you by: Post Email

AIPT Membership

The insurance being provided is dependant on an active membership with the AIPT. If you are a newly qualified AIPT personal trainer, your membership is automatic and this insurance policy will be provided automatically, subject to acceptance by the underwriter, unless you request not to have insurance provided.

AIPT Membership Number:

Expiry Date:

If your membership with AIPT lapses or is cancelled for any reason during the period of insurance, you must notify Worldwide Sports Insurance immediately as it may jeopardise your insurance cover.

Qualifications

Your Qualifications:

The insurance policy covers you only for activities for which you are qualified.

Please list your qualifications below:

If you are involved in any other activities, please contact Worldwide Sports Insurance to discuss your options.

Policy Exclusions

Exclusions:

The policy does not cover:

- Activities for which you are not qualified
- Anyone working for you
- (The business of) Commercial fitness centres or personal training studios
- Property cover, theft and the like
- Liability assumed under contract unless agreed in writing by us

Claims

Have any claims for public liability and/or professional indemnity been made against you in the last 5 years?

YES NO

If YES, please provide details below (please attach a blank sheet if there is insufficient space):

Year	No of Claims	Amount Paid	Amount Outstanding	Other Information

Have any incidents occurred in the last 5 years that might give rise to a claim for public liability and/or professional indemnity?

YES NO

If YES, please provide details below:

Year	Information

Payment

The premium for 12 months of cover is **\$103.95** including all taxes and charges.

Please choose a payment option below:

EFT – BSB 183 334; ACC 3018 55995 (use AIPT then surname as reference e.g AIPT smith)

Cheque – made payable to **Wordwide Sports Insurance**
please enclose your cheque with this application.

Credit Card VISA Mastercard

Name on Card:

Card Number:

Expiry Date:

Card Holder's Signature:

IMPORTANT NOTICES

Please take note of the following statements pursuant to provisions of the Insurance Contracts Act 1984

UTMOST GOOD FAITH

This insurance is a contract based on the utmost good faith requiring Underwriters and the Insured/Proposer to act towards each other with the utmost good faith in respect of any matter relating to this insurance.

LIABILITY ASSUMED UNDER AGREEMENT

Cover provided by this form of liability insurance does not cover liability which you have agreed to accept unless you would have been so liable in the absence of such agreement or unless agreed in writing by us.

CLAIMS MADE

The Professional Indemnity in this proposal is a claims made insurance contract, i.e., it only covers claims made against you and notified to Underwriters during the period of insurance. However, provided you give Underwriters notice in writing of any facts that might give rise to a claim against you, as soon as reasonably practicable after you become aware of those facts and before the expiry date of this insurance, then this insurance will respond, notwithstanding the fact that no claim has actually been made against you prior to the expiry date.

AVERAGE PROVISION

One of the insuring provisions of the Professional Indemnity Insurance Policy provides that where the amount required to dispose of a claim exceeds the Limit of Liability in the Policy, Underwriters shall be liable only for a part of the total costs and expenses which shall be the same proportion of the total expenses as the Policy limit bears to the total amount required to dispose of the claim.

YOUR DUTY OF DISCLOSURE

Before you enter into a contract of general insurance with Underwriters, you have a duty, under the Insurance Contracts Act 1984, to disclose to Underwriters every matter that you know, or could reasonably be expected to know, is relevant to Underwriters' decision whether to accept the risk of the insurance and, if so, on what terms. You have the same duty to disclose those matters to Underwriters before you renew, vary or reinstate a contract of general insurance. Your duty however does not require disclosure of a matter;

- that diminishes the risk to be undertaken by Underwriters;
- that is common knowledge;
- that Underwriters know or, in the ordinary course of their business, ought to know;
- as to which compliance with your duty is waived by Underwriters.

If you fail to comply with your duty of disclosure, Underwriters may be entitled to reduce their liability under the contract in respect of a claim or may cancel the contract.

ON-DISCLOSURE

If your non-disclosure is fraudulent, Underwriters may also have the option of avoiding the contract from its beginning.

PRIVACY

Worldwide Sports Insurance A Division of PSC Horsell Insurance Brokers Pty Ltd, adheres to the National Privacy Principles. The safe collection, use and disclosure of your personal information is important to us. Please visit www.wysi.com.au for a copy of our privacy policy or contact one of our offices.

COMPLAINTS

Please direct all complaints to Worldwide Sports Insurance in the first instance. We are a member of The Insurance Brokers Dispute Limited (IBD) in case your complaint is not resolved to your satisfaction and thereafter, complaints can be referred to the Insurance Ombudsman Service Limited.

HOW TO MAKE A CLAIM

All claim notifications should be made to Worldwide Sports Insurance at PO Box 7675 St Kilda rd, Melbourne, VIC 8004 via telephone on 03 9862 6521 or faxed to 03 9867 6771. This may include an incident that could lead to a claim at later date. It is important not to admit liability or discuss the matter with third parties. The claims department can assist if you have any queries.

CANCELLATION

The premium charged is minimum & deposit and no refund will be provided in the event of mid-term cancellation of the insurance policy.

DECLARATION

For and on behalf of the Applicant I represent that the above statements and facts are true and that no material facts have been suppressed or mis-stated. I understand that completion of this form does not bind coverage. The Applicant's acceptance of the company's quotation and the company's acceptance of the applicant's proposal is required before cover may be bound and the policy issued.

I further declare that I:

- have either completed all the questions on this form personally or they have been completed by somebody else on my behalf and the answers have been checked for fullness and accuracy by me.
- have read and understood the information concerning the duty of disclosure, average provisions, utmost good faith and all other important notices.
- agree on behalf of the applicant to the Insurer obtaining from the applicant's previous insurer(s) any information it may need about prior claims or insurance history.
- agree to the Insurer making enquires from any third party to verify claims history and other information disclosed herein or statements made by the applicant or its representatives in making this application.

Full Name:

Signature:

Date: