

## Policy Schedule

### AUSactive Exercise Professionals Policy

#### **BUSINESS OF INSURED**

Individual AUSactive exercise and active health professionals who are either self-employed or employees:

- Whilst carrying out activities for which they meet industry endorsed standards for registration for each modality governed by AUSactive to conduct, including exercise instruction at a client's residence with use of own equipment
- Engaging in promotion of exercise, health and associated activities
- Engaging in exercise related product sales up to \$50,000 turnover per annum
- Engaging up to 3 subcontractors at any one time subject to each subcontractor having their own public professional liability insurance (In excess of 3 subcontractors requires a separate policy please contact Marsh Advantage Insurance on 1300 968 549)
- Engaging in boxing limited to non contact in accordance with the AUSactive Safety Guidelines for Boxing, Kickboxing and Mixed Martial Arts for Fitness
- Engaging on other activities incidental to those which they are approved (registered and/or accredited) with AUSactive to conduct, including trade shows, expos, conferences, information seminars and promotional events

#### **TRAINING OF PREGNANT WOMEN**

It is a condition that exercise professionals who offer specifically tailored exercise and active health services to pregnant and/or postnatal women must adhere to the AUSactive Pregnancy & Postnatal Exercise Guidelines

All new participants should complete a suitable pre-exercise health screening questionnaire, such as the Pre-Exercise Screening System (APSS) and follow recommended procedures in accordance with their risk status.

#### **COVER DOES NOT EXTEND TO:**

- Exercise Professionals operating as a company, partnership or trust
- Activities unconnected with the Insured's personal scope of practice and/or for activities that do not meet the industry endorsed standards for registration for each modality governed by AUSactive
- Exercise professionals who are owners/operators of commercial fitness facilities conducting unsupervised activities to a membership base
- Exercise professionals who have employees or more than 3 subcontractors at any one time.
- Exercise Professionals who are operating from their residence/a home studio
- Exercise professionals who sell and/or hire fitness machinery.

- Any swimming instruction by swim teacher and/or coaches except aqua exercise instruction
- Any activities involving cargo nets
- Any Martial Art activities involving contact or combat
- Any activities involving hiking or trekking
- Any Training of Professional Sports Persons whose personal income is derived from the participation in sporting activities, unless this income is below AUD 25,000 within a 12 month policy period
- And any other activities excluded in section 21 & 22 of the AUSactive Exercise Professional Policy Wording 2025

#### **SPECIAL NOTE:**

It should be noted that the details contained in this Cover Summary are intended to serve only as a brief outline of the nature of the cover and are submitted subject to the terms, exclusions, conditions, limitations and other provisions of the policy documentation. You should read the policy wording to determine whether the cover meets your needs.

#### **SCOPE OF COVER**

##### **Domiciled Location:**

Anywhere in Australia

##### **Jurisdictional Limit**

Australia

##### **Territorial Limits:** Worldwide Excluding USA & Canada

*Notwithstanding the Territorial and Jurisdictional Limits defined in the schedule, this policy excludes any claim arising from overseas activities where a professional is working overseas for more than 3 months in any 12 month period.*

#### **LIMITS OF LIABILITY**

##### **SECTION A:**

Public Liability	\$20,000,000 - Any one Occurrence Defence costs in addition
Care, Custody and Control	\$25,000 - Any one Occurrence

##### **SECTION B:**

Products Liability	\$20,000,000 - Any one Occurrence and in the aggregate anyone period of insurance Defence costs in addition
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##### **SECTION C:**

Advertising Liability	\$20,000,000 - Any one Occurrence and in the aggregate anyone period of insurance Defence costs in addition
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##### **SECTION D:**

Professional Indemnity	\$10,000,000 - Any one Occurrence and in the aggregate anyone period of insurance Defence costs inclusive
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#### **EXCESS**

\$250	Each and every claim Including Defence Costs
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\$1,000

All claims arising from activities relating to climbing ropes

**RETROACTIVE DATE** From the inception of AUSactive professional registration subject to continuous valid AUSactive professional registration

**POLICY WORDING  
AND CONDITIONS** AUSactive Exercise Professional Policy Wording 2025

### **CONDITIONS & ENDORSEMENTS**

This policy contains exclusions, conditions and endorsements that may be relevant in the event of a claim. This summary does not state the precise extent of cover or exclusion clauses contained within the policy. The full terms and conditions are contained in the policy document and it is essential that these be read carefully, with particular attention to the exclusions. Please contact us should you require any more specific information.

#### **AUSactive Training of Children Endorsement (13-18 years)**

The policy extends to include training children between the ages of 13 and 18, subject to:

- i) Qualification and accreditation to allow such activity
- ii) Completion and acceptance of Age relevant AUSactive Pre-Exercise Screening System for Young People
- iii) Waiver signed by parent/guardian for children under the age of 16
- iii) Training being delivered in accordance with AUSactive Children's Health and Fitness Services Guidelines
- iv) A current Working with Children (or equivalent) accreditation must be maintained
- v) No Unsupervised training of minors
- vi) This policy excludes any incident or claim arising from training of children under the age of 13.

- [Pre-Screening System Young People Parent Tool](#) – 5 to 15 year olds
- [Pre-exercise Screening System for young people](#) – 16 and 17 year olds

#### **Internet Operations Extension**

It is understood and agreed that this Policy extends indemnify the Insured in respect of their internet operations subject to the following additional conditions;

1. Where products are sold or supplied, full rights of recourse are maintained against the manufacturers or suppliers of all products;
2. Australian jurisdiction applies; and
3. A disclaimer being present on the insured's website and/or social media platform(s) declaring that the public undertake advice/webinars/programs at their own risk.

No cover will apply in respect of claims relating to the following:-

4. Fraudulent use by any employee of the Insured's electronic or external e-mail;
5. Failure of systems to function and/or inability to transact/trade business for any reason;
6. Failure of the Insured to take precautions to prevent unauthorized access or use of an electronic system or programme including client's personal details;
7. Libel, slander or defamation;
8. Legal actions brought within the USA and/or Canada and/or extensions that come under the jurisdiction of the United States of America and/or Canada;

All other Policy conditions, limitations and exclusions shall remain unaltered.

**Yoga**

Subject to 200hr course and being a course approved by AUSactive. Please note that this excludes Yoga Retreats, Bikram/Hot Yoga over 35 degrees Celsius, and Aerial/Anti-Gravity Yoga.

**Pilates**

Subject to meeting industry endorsed standards for Pilates registration as governed by AUSactive

**Barre Body**

Subject to having a minimum of Certificate 3 in Fitness.

**Zumba**

Subject to having a minimum of Group Exercise Leader (GEL) qualification or Zumba Certification accredited by AUSactive.

**Tai Chi**

Subject to having relevant Certification.

**Bootcamps**

Subject to adherence to the AUSactive Outdoor Training Guidelines, having a minimum of Cert IV in Fitness, Council Permit where required (please check with your local council) and a waiver signed by participants. Maximum of 20 clients per instructor (20:1 ratio) – capping at 80 60 participants.

**Les Mills**

Subject to meeting AUSactive Group Exercise Leader (GEL) requirements, otherwise, Policy will only cover Les Mills Group Classes provided at the Gym.

**Cross Fit**

Subject to having a minimum of Cert 3 in Fitness.

**Mum & Bubs Classes**

Subject to childminding services not being covered, and maximum of 8 mums per class.

**Aqua Exercise Instructors**

Subject to adherence of the AUSactive Aqua Exercise Instructor Guidelines

**Nutrition (General Advice)**

Subject to having a minimum of Cert 3 in Fitness & no formal nutrition or dietetics qualifications.

**Training and Mentoring of Trainers**

Subject to holding the relevant qualifications and being a Tertiary or Australian Registered Training Organisation or an AUSactive recognised mentor who has completed recognised mentoring activities.

**Professional Injury Extension**

This Policy extends to cover claims directly arising out of the bodily injury to a professional sports person.

For the purposes of this extension, a professional sports person is deemed to be any person engaging in an activity where their participation in that activity derives them an income of up to AUD 25,000 per annual policy period. The maximum amount Insurers will pay under this extension for all claims combined shall not exceed \$100,000 any one policy period.

All other Policy conditions, limitations and exclusions shall remain unaltered

## **EXCLUDED ACTIVITIES**

Stand-Up Paddle Boarding (SUP), Counselling, Ninja Warrior, Power lifting/Olympic Weight lifting, Pole Climbing, Bikram Yoga / Hot Yoga over 35 degrees Celsius, Aerial/Anti-gravity Yoga, Yoga Retreats Overseas, Cargo Nets, Climbing Ropes over 12 Meters, Hiking / Trekking, Overseas activities, Martial Arts including contact or combat, Contact Sports, Physical Boxing (Non Contact work is included), Kick Boxing (contact), Jiu Jitsu, Beauty Treatments, Massage/related Treatments as follows:- Accupoint Therapy, Acupressure, Acupuncture, Allergy Testing, Aromatherapy, Indian Head Massage, Myotherapy, Nutritionists, Massage – Chinese, Massage - Connective Tissue, Massage – Corporate, Massage - Deep Tissue, Massage – Mobile, Massage – Pregnancy, Massage – Remedial, Massage – Swedish, Massage – Thai, Moxibustion, Threading & Waxing, Reflexology, Reiki treatment, Sports Coaching (i.e. Netball, Cricket, Rugby, AFL Soccer etc.)