

Specialist health, fitness and
activity pursuit insurance brokers

Use the market leader



The Fitness Industry Combined Insurance Cover

Unique covers for the fitness industry including:
Wrongful Advice, Treatment Risks, Legal Expenses

Health and Fitness Centres
Health Clubs
Gymnasiums
Independent Sports, Recreation and Leisure Centres
Health Farms and Beauty Spas
Other Related Facilities





BAHIS is a trading name of John Ansell & Partners. John Ansell & Partners is a trading name of Clear Insurance Management Limited, an independent Chartered insurance broker which is authorised and regulated by the Financial Conduct Authority (FCA). Our FCA register number is 307982. BAHIS, as a market leader, has been pro-active in the development of this specialist and individual Insurance specifically tailored for the Fitness Industry.



BAHIS/John Ansell has teamed up with Aviva to provide unique policy cover and unrivalled financial security for your business.

CLAIMS SERVICE

A 24-hour, 365 days a year claim line provides you with emergency assistance whenever it is required.

ADDITIONAL SERVICES

Legal & Tax Helpline, Employee Counselling Service

Risk Management Helpline

Preferred suppliers for discounted safety and security equipment

What to do next...

Just complete the form, send it to us with your brochure, and in return, we will issue you with a detailed quotation.

Alternatively, please contact us on:

Freephone: 0800 140 4541 Tel: 020 7251 6821

email: ansell.enquiries@thecleargroup.com

website: www.ansell.co.uk

A Discount too...

For members of the UK Active, and in return for operating to UK Active standards, we will include up to a 15% discount.

EXCESSES

Asset Protection excess £250, £1,000 in respect of subsidence other excesses as wording.

ASSET PROTECTION

"All Risks" including Accidental Damage, Full Theft, Subsidence and Collapse, Sprinkler Leakage.

Customers and Employees effects to £250 (including jewellery to £50 and cash to £50) per person.

Glass.

Frozen foods - optional.

BUSINESS EQUIPMENT (including laptops) - Optional

Specified items can be covered in transit or at any other premises in the UK used by you.

LOSS OF MONEY

Automatically included up to £2,000 cash. Optional increased limits are available. Includes personal accident assault cover.

REVENUE PROTECTION

Following an insured Asset Protection claim, cover is provided for Loss of Revenue, Gross Profit or Increased Cost of Working Expenses as selected to protect your business.

Includes:

- Notifiable disease outbreak
- Denial of access and loss of attraction
- Loss or damage at other business premises used
- Accidental failure of public utilities
- Bomb hoax cover

LOSS OF BOOK DEBTS

Automatically included up to £10,000 should a fire, etc., destroy your records and lead to outstanding debts being irrecoverable. Optional increased limits are available.

LOSS OF LICENCE - Optional

Following forfeiture resulting in devaluation of the premises with limits of £50,000 or £100,000.

TERRORISM - Optional

Cover against acts of terrorism can be provided in respect of Asset and Revenue Protection.

LEGAL LIABILITIES

Employers Liability

Indemnity £10,000,000 (£5,000,000 in respect of Terrorism)

Public & Products Liabilities

Indemnity £2m or £5m (Terrorism to £2m)

Includes:

- Work away from your premises
- Member to member and contingent liability
- Property owners/tenants liability
- Fitness advice/instruction and treatment risks including; Hair washing, drying, cutting & styling, dyeing, bleaching, permanent waving or specialist treatment of hair, eyebrow & eyelash plucking, shaping & tinting, manicure, pedicure, ear piercing by "gun & stud" method, cosmetics, facial masks (including ionisation & steam treatments), hair removal preparations, electro-mechanical slimming treatments, sauna, Turkish baths, massage (Swedish, hydro, aromatherapy, hot stone, indian head) facilities, solarium, sun beds & hair removal by electrolysis.

EMPLOYEE & MEMBER BENEFITS - Optional

Personal Accident Insurance

Optional benefits available for all personnel working in the facility for either occupational accidents only or full 24 hour cover.

Members Personal Accident Insurance

Why not offer your members "added value" providing a fast and efficient accidental injury benefit for injuries at your facility?

LEGAL EXPENSES

Automatically included:

- Employment Disputes & Compensation Awards
- Legal Defence, Property Protection and Bodily Injury
- Tax Protection

Optional extensions;

- Contract & Tenancy Disputes
- Statutory Licence & Debt Recovery

EMPLOYEE DISHONESTY - Optional

To cover theft by employees up to £10,000

DIRECTORS & OFFICERS LIABILITY - Optional

To protect Directors, Officers, Trustees or Committee Members if sued for wrongful acts or breach of duty to shareholders, employees or regulatory authorities. Indemnity limits from £100,000.

The Fitness Industry Combined Insurance Cover

Name of Proposer	<input type="text"/>		
Trading Name	<input type="text"/>		
Business Address	Correspondence Address (If different)		
<input type="text"/>			
Contact Name	<input type="text"/>		
Tel No	<input type="text"/>	Mobile	<input type="text"/>
		Email	<input type="text"/>
Employers Reference Number (PAYE Reference).	<input type="text"/>	If no ERN - please confirm if you are exempt by ticking this box	<input type="checkbox"/>
Business Description	<input type="text"/>		
Date business established	<input type="text"/>	Is company UK registered?	<input type="text" value="yes/no"/>
Are you a member of: UK Active?	<input type="text" value="yes/no"/>	Any other association?	<input type="text" value="yes/no"/>
If so, please state which	<input type="text"/>		

Facilities provided: Either enclose your brochure, or attach a full list of all activities and treatments

Section 1 – Asset Protection

Buildings Sum Insured	<input type="text" value="£"/>				
Tenants Improvements	<input type="text" value="£"/>				
All other general contents excluding computers	<input type="text" value="£"/>				
Computers	<input type="text" value="£"/>				
Frozen Foods (limit per freezer £2,500)	Number of freezers	<input type="text"/>			
STOCK					
1. Clothing, Footwear	<input type="text" value="£"/>	2. Food and Beverages	<input type="text" value="£"/>	3. All other stock	<input type="text" value="£"/>
Business Equipment away from the premises	<input type="text" value="£"/>				

Section 2 – Revenue Protection

Business Interruption Sum Insured	<input type="text" value="£"/>		
Select one basis of cover			
<input type="text" value="Gross Revenue / Gross Profit / Increased Cost of Working"/>	Indemnity period required	<input type="text" value="12 / 18 / 24 / 36 Months"/>	
Do you require loss of licence indemnity	<input type="text" value="yes/no"/>	<input type="text" value="£50,000 / 100,000"/>	
Date licence issued	<input type="text" value="/ /"/>	Has there been any opposition / complaint / refusal	<input type="text" value="yes/no"/>
State any licence restrictions / conditions	<input type="text"/>		

Section 3 – Asset & Revenue Protection

Do you require terrorism cover?	<input type="text" value="yes/no"/>
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Section 4 – Legal Liabilities

Estimated turnover in the next 12 months	<input type="text" value="£"/>	Third Party indemnity limit you require:	<input type="text" value="£2m/5m"/>
ANNUAL PAYROLL FOR ALL:			
Non-manual Principals, Managers, Clerical Staff, including Instructors and Teachers	<input type="text" value="£"/>		
Others, eg Manual	<input type="text" value="£"/>		

Do you provide any treatments such as massage, beauty treatments or other therapies? If yes, please see list on page 4 (under Legal Liabilities) of those treatments automatically covered under your policy	<input type="text" value="yes/no"/>
Do you allow anyone under the age of 18 to use the gym/fitness centre?	<input type="text" value="yes/no"/>
If yes, please state how many members are under 18 <input type="text"/> and the age of the youngest member <input type="text"/>	
What percentage of your turnover is applicable to: Café / Bar / Restaurant Sales	<input type="text"/>
Retail and Leisure wear Sales	<input type="text"/>
Hairdressing, beauty and other treatments	<input type="text"/>

Section 5 – Employee and member benefits

Do you wish to extend cover to include Occupational Personal Accident Insurance?	<input type="text" value="yes/no"/>
Has any employee been absent from work for more than 7 days, due to accident or illness, in the last 3 years?	<input type="text" value="yes/no"/>
If yes, enclose details.	<input type="text"/>

Number of employees in each category:

Principals and Managers	<input type="text"/>	Instructors and Supervisors	<input type="text"/>
Other non-manual staff	<input type="text"/>	Caretakers, Cleaners etc	<input type="text"/>

Do you wish to extend cover to include members personal accident insurance?	<input type="text" value="yes/no"/>
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Section 6 – Legal Expenses

Your policy automatically includes Legal Expenses Insurance following certain events. Would you like a quotation for full commercial legal expenses cover?	<input type="text" value="yes/no"/>
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Section 7 – Employee Dishonesty

Do you wish to extend cover to include theft by employees. If a limit above £10,000 is required please contact us.	<input type="text" value="yes/no"/>
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Section 8 – Directors & Officers Liability

Do you wish to extend cover to include Directors & Officers Liability?	<input type="text" value="yes/no"/>
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Limit of Indemnity	<input type="text" value="£100,000 / 250,000 / 500,000"/>
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GENERAL INFORMATION

Are your premises of Standard Construction: i.e. Brick / Concrete / Tile / Slate	<input type="text" value="yes/no"/>
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Timber / Felt / other, give details	<input type="text"/>
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Do you share your building? If yes how is the rest of it occupied?	<input type="text"/>
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What floor/floors do you occupy?	<input type="text"/>
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Estimated number of members in next 12 months	<input type="text"/>
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Security protections at your premises: Do your premises comply with the minimum - security requirements below?	<input type="text" value="yes/no"/>
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MINIMUM SECURITY REQUIREMENTS

- Final exit door and internal doors giving access to parts of the building not occupied by the proposer should be fitted with a 5-lever mortice deadlock.
- All ground floor, basement and accessible opening windows should be fitted with key operated window locks.

Do you have a NACOSS approved alarm:	<input type="text" value="yes/no"/>	Is signalling:	<input type="text" value="Bell / BT Red Care / Central Station"/>
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Name of alarm maintenance company	<input type="text"/>
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Do all Staff have an induction course including health & safety procedures?

Do all staff have qualifications for the activities they instruct?

Has any insurer declined a proposal, cancelled your policy or cover or imposed any special terms?

If yes give details:

Have you or any of your principals:

(a) Ever been convicted of, or is any prosecution pending for, any offence involving dishonesty of any kind (e.g. involving fire, fraud, theft or handling stolen goods)?

(b) Ever been declared bankrupt, the subject of bankruptcy proceedings or made arrangements with creditors, either in a personal capacity or in connection with any company, business or firm in which any of you have been involved?

If yes to (a) or (b) please give full details

Name of existing insurers Current insurance premium

Renewal Date Do you wish to pay monthly (full details will be provided)

Have you suffered any losses in the last 5 years? If yes please provide information:

Date: / / Type: Amount: £

Date: / / Type: Amount: £

Date: / / Type: Amount: £

Date: / / Type: Amount: £

Date: / / Type: Amount: £

(Please continue on a separate sheet if necessary).

DECLARATION

I/We declare that the information given is, to the best of my/our knowledge and belief correct and complete. If the risk is accepted I/we undertake to pay the premium when called upon to do so. I/We understand that my/our information may also be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes.

Signed: _____ Position: _____ Date: / /

Please return to: [John Ansell & Partners, Insurance Brokers, 1 Great Tower Street, London EC3R 5AA](#)

IF YOU HAVE A COMPLAINT

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please write to:

Licence No: RTKH – CYHA – CUCU
John Ansell & Partners
1 Great Tower Street, London EC3R 5AA

Or telephone us on: Freephone 0800 140 4541

John Ansell and Partners Ltd. and Aviva Insurance Limited are covered by the Financial Ombudsman Service for complaints from private individuals, certain small businesses, charities and trusts.

If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action. Further details of our complaints procedure can be found in your policy booklet.

CHOICE OF LAW

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

1. The law applying in that part of the UK, Channel Islands or Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives; or
 2. In the case of a business, the law applying in that part of the UK, Channel Islands or Isle of Man where it has its principal place of business; or
- Should neither of the above be applicable, the law of England and Wales will apply.

DATA PROTECTION ACT - INFORMATION USES

For the purposes of the Data Protection Act 1998, the Data Controller in relation to any personal data you supply is John Ansell and Partners and Aviva Insurance Limited.

INSURANCE ADMINISTRATION

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents by reinsurers and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention.

It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it. If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice. In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

CREDIT SEARCHES AND USE OF THIRD PARTY INFORMATION

To ensure we have the necessary facts to assess your insurance risk, verify your identity, to help prevent fraud and to provide you with our best premium and payment options, we may obtain information relating to you and your business from third parties at quotation and renewal and in certain circumstances where policy amendments are requested. This information may include a credit search from a credit referencing agency which will appear on your credit report and will be visible to other credit providers. It will be clear that this is a quotation rather than a credit application by you to pay by monthly instalments.

We are a responsible provider of credit which is regulated by the Consumer Credit Act, and we take these responsibilities seriously to ensure our customers are able to meet their monthly instalment commitments.

When you agree to pay monthly, the status of your quotation search from our credit reference agency will be updated to reflect your credit application and this will be visible to other credit providers. Credit reference agencies may keep a record of the search. We may also pass to credit reference agencies information we hold about you and your payment record. The information will be used by other credit lenders for making credit decisions about you and the people with whom you are financially associated for fraud prevention, money laundering prevention and for tracing debtors.

SENSITIVE DATA

In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application you will signify your consent to such information being processed by the insurer or its agents.

MARKETING

John Ansell and Partners, its agents and business partners may use your information to keep you informed by post, telephone, fax, email, text messaging or other means about products and services which may be of interest to you.

Your information may also be disclosed and used for these purposes after your policy has lapsed. If you do not wish your information to be used for these purposes please write to John Ansell and Partners, 1 Great Tower Street, London EC3R 5AA.

FRAUD PREVENTION AND DETECTION

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this to prevent fraud and money laundering.

We can supply on request further details of the agencies and databases we access or contribute to and how this information may be used. If you require further details please contact us at:

Policy Investigation Unit, Aviva, Cruan Business Centre, Westerhill Business Park, 123 Westerhill Road, Bishopbriggs, Glasgow, G64 2QR, Telephone: 0345 300 0597. Email PIUUKDI@AVIVA.COM

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity;
- Check details of job applicants and employees.

CLAIMS HISTORY

- Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

You should show these notices to anyone who has an interest in the insurance under the policy.

MATERIAL CIRCUMSTANCES

Please remember that you must make a fair presentation of the risk to us. This means that you must:

- (1) disclose to us every material circumstance which you know or ought to know or, failing that, sufficient information to alert us that we need to make further enquiries; and
- (2) make such disclosure in a reasonably clear and accessible manner; and
- (3) ensure that, in such disclosure, any material representation as to a: (a) matter of fact is substantially correct; and (b) matter of expectation or belief is made in good faith.

A material circumstance is one that is likely to influence an insurer in the acceptance and assessment of the application. You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy. If you fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate your policy, so if you are in any doubt as to whether a circumstance is material then it should be disclosed to us.

Disclosures should be specific and made in a reasonably clear and accessible manner. We will not be deemed to have knowledge of any information generally referred to (for example the contents of company websites listed in the risk presentation) or any matter not expressly drawn to our attention.

Each renewal invitation is made on the basis of the information we have at the time it is issued. We may revise or withdraw it if, before the date your renewal takes effect, any event occurs that gives rise to a claim or alters the material circumstances under this insurance, even if we are notified after your renewal date.

A specimen copy of the policy wording is available on request. You should keep a record (including copies of letters) of all information supplied to us for the purposes of the renewal of this insurance. A copy of the completed application will be supplied on request within a period of three months after its completion.

UNDERWRITTEN BY

AVIVA Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.