

LIABILITY PROTECTION FOR AFLCA CERTIFIED GROUP FITNESS LEADERS

- INFORMATIONAL BROCHURE -

The **AFLCA** has approved **LLOYD SADD INSURANCE BROKERS LTD.** as the insurance broker to provide the most competitively priced insurance program for all its certified leaders. The insurance coverage is by far superior to any in its class.

WHY DO I NEED TO PURCHASE LIABILITY INSURANCE?

As a certified Fitness Professional providing a service to your client, you do have the potential to be sued. You have an obligation to see that the task is properly performed. Any error or omission in the performance of a particular duty may make you responsible for damages. Professional Liability Insurance is designed to protect the individual in such a situation.

Liability insurance will not only pay for sums that you become legally obligated to pay, but also for your defense costs.

HOW DO I GET FITNESS LIABILITY INSURANCE?

You are going to need to complete an application form. You have two application forms to choose from.

1. If you are **new** to the insurance program and this is your **first time at purchasing liability insurance**, complete the form entitled **NEW APPLICATION**.
2. If you are **renewing** your insurance policy and **are currently insured under the program**, complete the application form entitled **RENEWAL APPLICATION**.

WHO QUALIFIES FOR THE AFLCA INSURANCE PROGRAM?

- **Certified AFLCA Group Leaders**
- **Leaders of a Fitness Class**
- **Personal Trainers**

You can only teach within the Scope of Practice for your certification level. Please contact the AFLCA for information regarding the Scope of Practice for each level of certification offered by the AFLCA. They can be contacted at (780) 492 4435.

***** PLEASE NOTE *****

1. IF YOU OWN OR OPERATE A FITNESS STUDIO OR GYM, or
 2. IF YOU HAVE EMPLOYEES, or
 3. IF YOU ARE PROVIDING ANY PRE OR POST NATAL OR REHAB WORK,
- you must contact LLOYD SADD INSURANCE BROKERS LTD. for a different application.**

HOW MUCH DOES THE INSURANCE COST?

The annual premium for the insurance program is \$200.00 plus \$70 in fees for a total amount of \$270.00. The program runs from April to April annually. Please review the premium schedule that is attached to either **NEW APPLICATION** or **RENEWAL APPLICATION**.

The premium schedule shows the premium plus the following fees:

\$35.00 Sports-Can Insurance Consultants Policy Fee

\$35.00 Lloyd Sadd Insurance Brokers Ltd. Agency Fee.

WHY DO I NEED A WAIVER OF LIABILITY?

Sports-Can Insurance Consultants Ltd. requires that each AFLCA member of the insurance program provides a copy of a Waiver of Liability.

The reason that the Waiver of Liability has to be in place is that in the event of a claim/incident, the waiver will be called upon to help in your defense and possibly reduce the amount paid in a potential claim. It shows that you have taken the proper steps to ensure that all of your participants are aware that there is a possible risk involved in the activity that they are participating in. **THEREFORE, YOU MUST ENSURE THAT EVERY PARTICIPANT READS AND SIGNS THE WAIVER YOU HAVE CHOSEN TO USE.**

In order to qualify for insurance through this program, you must provide a copy of a Waiver of Liability. You have 3 choices listed below.

- **A copy of your own sample copy of Waiver of Liability**
- **A copy of the Waiver of Liability that is used at the facility that your work at**
- **A copy of the Waiver of Liability that is posted on the website of the AFLCA**

If you do not provide a copy of a Waiver of Liability, insurance coverage **WILL NOT** be provided.

I HAVE COMPLETED THE APPLICATION FORM THAT I AM TO USE, WHAT DO I DO NOW?

Now that you have completed the correct application form, you will need to send the following items along with your application form:

1. **A copy of your current AFLCA Certificate (a copy of your wallet size certificate will suffice)**
2. **A copy of the Waiver of Liability each participant will read and sign (sample copy only)**
3. **Your payment – CHEQUE ONLY (credit card cheques accepted) - made payable to Lloyd Sadd Insurance Brokers Ltd.**

We have to receive all items listed above before your application will be sent to Sports-Can Insurance Consultants Ltd. for their underwriting review and subsequent issuance of the insurance policy.

**Mail to: Lloyd Sadd Insurance Brokers
 c/o AFLCA Program
 17413 – 107 Avenue
 Edmonton, AB T5S 1E5**

I HAVE MORE QUESTIONS, HOW CAN I CONTACT LLOYD SADD INSURANCE BROKERS LTD.?

**Lloyd Sadd Insurance Brokers Ltd.
Phone: 780.483.4544 or Toll Free: 1.800.665.5243
Contact: Kristin Solverson
Email: ksolverson@lloydsadd.com
www.lloydsadd.com**