

# SPORT INVEST

## Who is Vanguard...?

Vanguard Underwriting Managers (Pty) Ltd has a wealth of experience in delivering quality support and advice to Health, Well-being and Health-related Professionals and Organisations.

Through our association with Old Mutual Insure we share over 200 years of collective insurance experience.

Vanguard being your only Alternative Health Care, Well-Being, Fitness and Beauty Underwriter; offers protection for General Liability, Professional Indemnity, Professional Liability and Products Liability.

Vanguard not only offers a stand-alone Professional Liability Policy, but offers a comprehensive Bespoke Product, catering for all the other needs of clients from commercial fire – to practicing from home.

## The New Facility via Vanguard will incorporate options for:-

- Professional indemnity
- Block Schemes for Professional Bodies
- Commercial & Personal Insurance Packages
- Schools and Clinics Packages
- Charities and Associations covers
- Tailor Made Product Providers Packages



## What is covered...?

- Wide definition of cover is clear and is not only restricted to treatment.
- Unlimited trips anywhere in the World, excluding USA and Canada.
- Wide range of activities can be insured from the non-invasive to the more invasive types, as well as non-treatment related work and advice.
- Professional Liability.
- Professional Indemnity.
- Public Liability = Bodily Injury, to any person, or 3<sup>rd</sup> Party Property Damage.
- Products Liability = Bodily Injury to any person and/or 3rd Party Property Damage, arising from the sale of products. Unlimited product sales to your clients (and up to R1 000 000 to non-clients).
- Damages and claimant's costs as a result of any Claim.
- Legal costs and expenses included.
- Loss of Documents / Loss of Reputation.
- Unintentional Breach of Copyright or any other Intellectual Property Right.
- Includes cover for Teaching, provided that client is not issuing a Certificate of Qualification – facilities for this do exist.
- Good Samaritan Acts and First Aid.
- Limit of Indemnity of R5 000 000 and R10 000 000 damages, defense & claimants costs.
- Nil excess on each claim.
- Retroactive cover for previous work performed subject to previous insurance in force.
- Run-off Cover included up to 3yrs – late discovery of claims included.
- Multi-therapy policy – different therapies can be included, some at no extra cost.

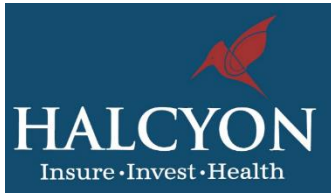
**Activity List**

**Standard Therapies covered, strictly subject to suitable qualifications held.**

**If you are adding any new therapies, please also enclose copies of your qualifications.**

Abs/Core Classes  
Active Isolated Stretching & Strengthening  
Acupressure  
Advance Fitness Instructor/Personal Trainer  
Advanced Emergency Care in Sport  
Advanced Sports Massage Techniques  
Advanced Stretching  
Aerobics/exercise to music  
Aqua Aerobics  
Aqua Fitness including Aerobics  
Back Pain Management  
Ballet/Fitness Workout  
Belly Dance Teacher  
Body Attack  
Body Combat (non-contact)  
Body Conditioning Exercise  
Body Control Pilates  
Boxercise  
Cardio Kickboxing (non-combat)  
Chek Exercise  
Chi Ball  
Chi Exercise  
Chi Gong  
Chi Kung - Excluding contact martial arts  
Circuit Classes  
Dance Movement Therapy  
Deep Tissue Massage  
Diet & Nutrition  
Exercise and Fitness (all types)  
Exercise Advice  
Exercise and Health Studies  
Exercise Coach  
Exercise for the Older Person  
Exercise Instructor for Cardiac Rehabilitation  
Exercise to Music  
Exercise with Disabled People  
Exercise, Health Studies and Personal Training  
Exercise/Rehabilitation  
Fitball

Fitbox Training  
Fitness and Sports Therapy  
Fitness classes  
Fitness Instructor (Includes Gym)  
Fitness Testing  
Fitness Training  
FlabeLos Machine  
Flexercise  
Food Intolerance Testing  
Healthy Living Advice  
Indoor Cycling  
Injuries & Rehabilitation Programmes  
Joint Mobilisation  
Kenco Juts  
Kettle Bells  
Khaki-Bo  
Manual Lymphatic Drainage  
Nutrition and Diet  
Orthotics  
Personal Fitness Training  
Pilates - all types including machines  
Pre & Postnatal Exercise  
Rehabilitation Therapy  
Spin Cycling classes  
Sports First Aid  
Sports Injury Therapy  
Sports Massage  
Sports Nutrition  
Stability Ball Training  
Step-aerobics  
Strapping & Taping  
Strength & Conditioning Specialist  
Studio Cycling  
TENS  
Ultrasound  
Weight Lifting  
Weight Loss Coaching, management and Consultancy  
Zumba Instructor



## Premium Options

### Individuals

Limit	Premium
R5 000 000	R1 250.00
R5 000 000 Student	R675.00
R10 000 000	R1 500.00

**These Limits are any one claim per person in the aggregate per year. Defence costs are included within the limit. 15% VAT and R25 Administration/service charge is included in the above premiums.**

**Important Note:** This policy is for individuals only (including proprietor only limited companies). If you employ or use other Health and Wellbeing Professionals or if you take payment, bookings or advertise for other Health and Wellbeing Professionals, this policy may not be suitable – Please ask for rating on Salons / Therapy Centers / Studio / Fitness Centre / Spa's.

### Payment Details

Once we have received your completed and signed application form, the policy will be issued and an invoice will be generated. It is of utmost importance to use the reference number on the invoice when making payments as this will enable us to link the payment to the policy.

No Pro-Rata premiums are available.

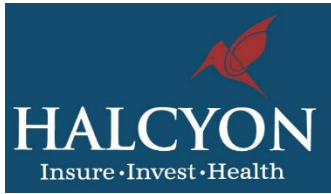
No refunds on cancellations are available or permitted.

Your policy is subject to a seven day cooling off period during which time you are entitled to cancel the contract under full refund.

Please return your form to: **michelle@halfin.co.za**  
And include all relevant qualification certificates

Or contact Michelle on **043 726 5321**





## Sport Invest - Declaration Form

Title: \_\_\_\_\_ Email Address: \_\_\_\_\_

Name: \_\_\_\_\_ Contact No: \_\_\_\_\_

Address: \_\_\_\_\_

Post Code: \_\_\_\_\_ What date do you require the policy to start? \_\_\_\_\_

**Please select your Limit of indemnity:**

R5 000 000 @ R1 250

R10 000 000 @ R1 500

Student R5 000 000 @ R675.00

**Please select the activities that you require cover for in the box below:**


**\*Please enclose copies of qualifications for all activities/therapies.**

**\*I can confirm that:**

- I have read and understood all of the terms, conditions and policy covers.
- I was referred by **Sport Invest**.
- I hold professional qualifications in the above activities and that I understand that if, in the event of a claim, I am unable to provide proof of my qualification(s), the insurance will not indemnify me.
- There have been no claims or suits for negligence, error or omission made against me, nor am I aware of any circumstances which may result in any such claim or suit being made against me.
- No insurer has even cancelled, declined or refused to renew or accepted on special terms my Professional Insurance.
- I have not, under current or any previous trading title, been convicted of any criminal offence, other than motoring and no prosecutions are pending.
- I am not selling more than R1 000 000 of Products to non-clients.
- I can confirm that I accept that the premium is due annually in advance and is not subject of a prorated charge or refund.
- I understand that should I, within seven days of acceptance of the quote, no longer wish to accept the terms and the contract, I may cancel the said contract under full refund, this known as the cooling off period.

I hereby declare and warrant that the above statements and particulars are in all respects complete and true and that I have not suppressed or mis-stated any material facts\*\* and I agree that this Statement of Fact shall be the basis of the contract with the Insurers and deemed part of the insurance coverage.

Signature of Proposer: \_\_\_\_\_ Dated: \_\_\_\_\_

\* If you are unable to confirm the above statements, please explain why in a separate note.

\*\* This means that you should disclose any relevant information relating to the above questions and not withhold or misrepresent any facts which are likely to influence the Insurer’s assessment and acceptance of this proposal. You have a duty to disclose any such facts and failure to do so could invalidate the insurance.

A specimen policy wording is available on request at all times.

