



**RE: Online Training for National Fitness Leadership Alliance (NFLA) Fitness Leaders**  
**(IE: BCRPA, NSFA, MFC, OFC, FNB)**

In consideration of an additional premium of \$10.00, it is understood and agreed that the Description of Operations is amended to include Online Training until September 30, 2020 as per the following terms and conditions:

Currently your policy provides coverage to any fitness leader & personal trainer that conducts online training as long as it is within 10% of their annual gross revenue. As an accommodation until September 30, 2020, your insurers have agreed to lift the restriction and extend coverage to any fitness leader or personal trainer for an additional premium of \$10.00, subject to the following restrictions:

- All participants must be a registered client. Waivers and Par-Q must be obtained for all participants.
- Participants must login to the permitted delivery tool, and register to participate in a class.
- Publicly accessible broadcast tools such as Instagram Live, Facebook Live, YouTube, etc. and pre-recorded videos are not acceptable methods of delivering online training. This is because these platforms do not allow two way video and communication for fitness leaders to determine if participants are in distress, or performing exercises in a way that could lead to injury.
- Permitted delivery tools must include the use of controlled, multi-screen video conferencing programs with two-way video and communication, such as Skype or Zoom.
- All injuries must be documented.
- Instructors must advise HUB International Insurance Brokers in writing before initiating online classes, and include the following information:
  1. Number of online classes per week
  2. Instructor's remote location, bearing in mind facilities are closed
  3. Class content (activities to be conducted)
  4. Number of participants per class (ensure all participants are current registered clients before the start of the session)
  5. Class is limited to the number of participants that can be viewed on a single screen, with no more than four (4) participants in one location while following Provincial Physical Distancing Guidelines
  6. Participants must have completed the necessary Par-Q forms
- Instruction to professional athletes and carded amateur athletes is strictly prohibited.
- Coverage does not extend to work-related rehabilitation of any condition.

With respect to Personal Trainers, the above criteria applies; however, the additional premium will vary between \$10.00 to \$15.00 depending on existing limits of liability.

For Fitness Leaders & Personal Trainers who will be conducting online classes that exceed 10% of their gross revenues, they will need to contact us directly at [TOS.Team-FitnessLeaders@hubinternational.com](mailto:TOS.Team-FitnessLeaders@hubinternational.com) or 604-269-1919 to have an endorsement issued.

# Q&A



1

**Are fitness leaders and personal trainers allowed to obtain new clients?**

Yes, fitness leaders & personal trainers are allowed to obtain new clients as long as it's within the guidelines. Waivers and or Par-Q must be obtained for all participants.

2

**Are participants able to join a class using audio only, without video as some participants do not want to be seen?**

No, there needs to be a two-way video and communication between the participants and trainer.

3

**What is the protocol when a leader sees a participant is in distress? Should the leaders have the participants location address on file to call 911 in case of an emergency?**

This is not insurance-driven. Please refer to your certification body for guidance.

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**With Personal Training, we understand 2 way video communication sessions are covered; however, if the Personal Trainer gives the client a program to do on their own time and injury occurs, will that be covered?**

No, there needs to be a two-way video and communication between the participant and trainer.

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**Are Fitness Leaders able to distribute photos to participants which demonstrates the correct form of an exercise?**

Yes, as long as they have been sent to existing or currently registered clients of the trainer. The trainer should keep track of the names on the distribution list. Your insurers will request this list if one of the clients make a claim.

Coverage is NOT provided if demonstrations/workouts are posted on a public domain.

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**What if a participant records the workout and continues to use it and then gets injured several weeks later?**

A disclaimer should be made: IE. "If this broadcast is taped for future use, this is at your own risk"



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**Are Fitness Leaders & Personal Trainers allowed to conduct classes outdoors?**

Yes, outdoor activities are not excluded on the policy. However, it is recommended to practice social distancing. If the parks are open and permits are not required, trainers can conduct classes outside.

However, please note a contagion exclusion will be added immediately on any new policies or renewals as they come up. There is no coverage for any claim in any way caused by, arising out of or resulting from any disease or contagion including:

- Coronavirus disease (COVID-19)
- Severe acute respiratory syndrome corona virus 2 (SARS-CoV-2)
- Ebola
- Avian Influenza (Avian Bird Flu); and
- Legionella (Legionnaire’s Disease)

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**Are fitness leaders/personal trainers able to teach participants who are living or residing outside BC through online video communication? For example, a BCRPA Fitness Leader/ Personal Trainer offering classes to participants in Ontario.**

Yes, coverage is extended; however, all suits will need to be made within Canada.

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**Are fitness leaders and personal trainers allowed to record and post videos online using public platforms such as Youtube?**

Unfortunately coverage is not extended to any fitness leaders or personal trainers who records videos and posts them on public platforms. There needs to be a two way video & communication between leader and participant. An alternative policy off package is required. For more information, please contact [TOS.Team-FitnessLeaders@hubinternational.com](mailto:TOS.Team-FitnessLeaders@hubinternational.com)

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**Are fitness leaders and personal trainers allowed to use platforms such as Youtube Live, Facebook Live or Instagram Live?**

No, as anyone can join in on these live sessions, it is not secure and you will not be conforming to the requirements outlined for online training.

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**What happens if restrictions are not lifted by September 30, 2020 and coverage is required beyond that point? Will there be an extension for online training?**

We are monitoring the current situation and will be working with your insurers to continue to find solutions. We will revisit the extension period at a later time & continue to keep everyone up to date.