

## **Insurance for Fitness Leaders providing online training and classes**

Please read the following conditions and restrictions thoroughly before purchasing the online fitness leader training insurance. *Note this is insurance does not cover **Personal Trainers** who are practicing personal training online. If you are a **Personal Trainer** please contact [HUB International Insurance](#) to purchase your insurance directly from them.*

The following insurance covers any BCRPA Registered Fitness Leader (excluding Personal Trainers and those without a specialty) who conducts online training and classes:

- Online training can be pre-recorded and does not need 2-way communication, however a [disclaimer](#) is required (see below for further information).
- Online training can be 100% of a Fitness Leader's gross income
- Fitness Leaders are required to repurchase this insurance coverage for 2021, January to December.

**The extended coverage is subject to a fee of \$15 (\$10 insurance and \$5 admin) and the following restrictions:**

- Must be a registered BCRPA Fitness Leader with a specialty (exemption: Personal Trainers).
- Must be providing classes or training within your specialty scope of practice.
- Participants may be new or existing participants.
- Participants must login to the permitted delivery tool, and register to participate in a class.
- Participants must have completed the necessary [Par-Q and waiver forms](#).
- All injuries must be documented.
- Instruction to professional athletes and carded amateur athletes is strictly prohibited.
- Coverage does not extend to work-related rehabilitation of any condition.
- Permitted delivery tools must include the use of controlled, multi-screen video
- Conferencing programs with **2 way video and communication** (such as Skype or Zoom)
- If you are using a different 2 way video and communication tool (other than Skype or Zoom) or you have a pre-recorded class, you must display the [legal disclaimer](#) before your class commences. This method is only for your registered clients.
- Publicly accessible broadcast tools such as Instagram Live, Facebook Live and YouTube Live are **not acceptable** methods of delivery for online training. The reason behind this is because these platforms do not allow 2 way video and communication for the fitness leaders to determine if the participants are in distress, or performing exercises in a way that could lead to injury. This coverage is also set up for registered clients only.

**By paying the additional fee for the Online Training Coverage, Fitness Leaders or Personal Trainers agree to keep a record of the following:**

1. Number of online classes per week
2. Class content (activities to be conducted)
3. Number of participants per class (ensure all participants are currently registered before the start of the session)

4. 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
5. Participants must have completed the necessary [Par-Q forms and waivers](#).
6. If you are using something other than Skype or Zoom or you have pre-recorded classes you will display the [legal disclaimer](#) before the class. These classes are only for your registered clients.

*In the event of a claim, the insurance company will request a copy of your record with the above questions.*

**By purchasing this insurance you are agreeing to all conditions and restrictions aforementioned. If you do not meet these conditions and restrictions and a claim is made, you will not be covered.**

#### **Administrative Fee (\$5)**

HUB Insurance International is now requiring all online insurance payments to be processed by BCRPA. BCRPA is including an admin fee of \$5 to this product to help cover the following added costs to administer this payment.

- Payment to external partners to set up the products and purchases on The Registry®
- Payment for each financial transaction to a financial institution
- Administrative time responding to queries and troubleshooting problems on the system
- Administrative and Finance Department time liaising quarterly with HUB Insurance to provide information and payment for online insurance