

SportBC's Insurance Coverage
for BCRPA Registered Fitness Leaders

Coverages	\$2M policy	\$5M policy	
	Limits of Insurance		
Bodily Injury and Property Damage	\$2,000,000	\$5,000,000	Each Occurrence
Product and Completed Operations	\$2,000,000	\$5,000,000	Annual Aggregate
Personal and Advertising Injury	\$2,000,000	\$5,000,000	Any on Person or Business Entity / Annual Aggregate
Medical Payments	\$10,000	\$10,000	Any One Person
Tenants' Legal Liability	\$250,000	\$250,000	Any One Premises
S.P.F. No. 6 - Standard Non-Owned Automobile Liability Policy	\$2,000,000	\$5,000,000	Each Accident
S.E.F. No. 94 - Legal Liability For Damage To Non-Owned Automobiles	\$50,000	\$50,000	Each Accident

Coverages

Deductible

Bodily Injury and Property Damage	\$1,000
Personal and Advertising Injury	\$1,000
Tenants' Legal Liability	\$1,000
S.E.F. No. 94 - Legal Liability For Damage To Non-Owned Automobiles	\$1,000

Scope of Practice Limitations:

Older Adult Fitness, Aquatic Fitness, Group Fitness, Osteofit, Pilates Fitness, Weight Training, Yoga Fitness (excluding Bikram Yoga and Inversion), Fitness Theory, Personal Trainers

Designated Operations or Entities Exclusion:

- Instruction of professional Athletes or carded amateur athletes;
- Work related Rehabilitation of any condition;
- Tanning / toning beds;
- Infraredsauna;
- Hot Yoga;
- Bikram Yoga;
- Operation of commercial studios (including in-home) owned, leased, or rented on long term basis.

Exclusions:

- Abuse
- Errors and Omissions
- Sanction limitation
- Contagion exclusion
- Asbestos (total exclusion)
- Data
- Cyber incident
- Recording and distribution of material or information in violation of law (anti-spam)
- Terrorism
- Limited fungi and fungal
- Derivatives coverage
- Rehabilitation of any condition
- Programs marketed or promoted to children or youth under the age of majority in BC – 19.

Policy territory is Canada and the US, with worldwide coverage for claims brought back to Canada or the US.