



Arthur J. Gallagher  
INSURANCE & RISK MANAGEMENT



Print



## Certificate Of Insurance

This document is issued as evidence of insurance coverage under:

**PROTECT YOURSELF**

Insurance Program for Certified canfitpro Members

Master Policy No. 3630699

Policy Number: 3630699-  Name of Insured:

Type of Policy:

Effective Date:  Expiry Date:  Policy Issuance Date & Time:  eastern standard time at the place of policy issuance

Mailing Address:  City:  Province:  Postal Code:

Type of Business:

Description of Operations- canfitpro Certifications:

Certifications from other Associations: (including, but not limited to Yoga, Pilates, Cycling, Sports Conditioning, Aquatic, Trainer of Fitness Instructors)

Working with children (7-12): ☐ Yes ☒ No CPR Training Coverage? ☐ Yes ☒ No

Fitness Equipment: ☒ Not Covered ☐ \$10,000 ☐ \$25,000

Please note that the canfitpro Insurance premium is non-refundable and non-transferrable Premiums include any applicable fees.

General & Professional Liability Limit:  Annual Premium:  Tax:

Broker: Arthur J. Gallagher Canada Limited.

Broker No: 104962

In consideration of the premium specified and the statements contained in the Policy Declarations and subject to all the terms and conditions of this Policy and the Schedules and Endorsements attached thereto, the Insurer agrees to insure the Named Insured, subject to the applicable limits of liability or amounts of insurance contained herein, for the specified term.

In witness whereof the Insurer has duly executed this policy, provided however that this policy shall not be valid or binding unless countersigned by a duly Authorized Representative of the Insurer.

President,  
AIG Insurance Company of Canada

Countersigned Authorized Representative,  
Pen Underwriting Canada

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## Supplementary Certificate

Insurance is provided subject to the Declarations, Terms, and Conditions of the Master Policy and provides only for the coverage for which specific Forms are attached to and for which a specific Limit or Amount of Insurance is shown hereunder.

Coverages	Limits	Deductible
Miscellaneous Property Floater	If shown in Declarations	\$500
<ul style="list-style-type: none"> <li>Broad Form Coverage</li> <li>Replacement Cost Coverage</li> </ul>		
<b>Commercial General Liability</b>		
Limit per Occurrence	\$ 2,000,000	Nil
Products & Completed Operations Aggregate Limit	\$ 2,000,000	
General Aggregate Limit	\$ 5,000,000	
Medical Payments	\$2,500 per person	Nil
Personal Injury	\$ 2,000,000	Nil
Advertising Liability	\$ 2,000,000	Nil
Tenants Legal Liability	\$ 250,000	Nil
Abuse Limited Liability	\$ 1,000,000	Nil
Products/Completed Operations	Included	Nil
Cross Liability/Severability of Interest	Included	Nil
Injury to Participants	Included	Nil
<b>Miscellaneous Professional Liability (Occurrence Limit)</b>		Nil
Limit per Occurrence	\$ 2,000,000	Nil
Aggregate Limit	\$ 2,000,000	Nil
<b>Non Owned Automobile</b>	\$ 1,000,000	Nil
SEF 94 – Legal Liability for Non-Owned Autos	\$ 50,000	Nil
SEF 96 – Contractual Liability	Included	Nil
SEF 98B – Reduction of coverage for Lessees or Drivers of Leased Vehicles Endorsement	Included	Nil
SEF 99 – Excluding Long Term Leased Autos	Included	Nil

### Policy Exclusions

Terrorism Exclusion  
 Data Exclusion  
 Total Asbestos Exclusion  
 Pollution Exclusion  
 Tanning Devices Exclusion  
 Martial Arts Training Exclusion (except Tai Chi)  
 Sparring Exclusion (except instructional boxing or kickboxing only)  
 Holistic and/or Spa Treatments Exclusions  
 Massage or Physiotherapy Treatments Exclusion  
 Fascial Stretch Therapy Exclusion

### Policy Exclusions (cont'd)

Aerial Yoga and/or Aerial Silks Training Exclusion  
 Open Water Training Exclusion  
 Virtual and/or On-line Training Exclusion  
 Training of children under the age of 7 Exclusion  
 Training of children between the ages of 7 – 12, unless “working with Children (7-12)” Coverage is purchased and is reflected on individual Certificate of Insurance  
 Training of others in CPR (Cardiac Pulmonary Resuscitation) and/or AED (Automated External Defibrillation) unless “CPR Coverage” is purchased and is reflected on individual Certificate of Insurance