



Kinect Australia's National Insurance Programme Application Form

General Enquiries:

1300 130 373



General Liability and Professional Indemnity Insurance



Online Enquiries:

jlt sport.com.au/kinect

Who is Kinect Australia?

Kinect Australia (KA) is a not-for-profit incorporated association. KA strives to enhance individual health and wellbeing, build stronger communities and create more liveable and sustainable environments across Australia. Registering with KA indicates that you have satisfied the requirements of a comprehensive quality assurance system for Fitness Professionals. One of the benefits of KA registration, is access to the National Insurance Programme.

Who is JLT Sport?

JLT Sport is a subsidiary of Jardine Lloyd Thompson Pty Ltd, one of Australia's leading providers of insurance and risk services. JLT Sport is a specialist in risk protection, risk management and insurance programmes for sport, recreation and fitness organisations. We currently provide Risk Protection Programmes for some of Australia's largest sporting organisations including the AFL, Cricket Australia, Netball Australia and many more. JLT Sport is the appointed broker for Kinect Australia's National Insurance Programme.

What is Kinect Australia's National Insurance Programme?

Kinect Australia's National Insurance Programme (the Programme) provides economic and highly beneficial insurance to registrants of Kinect Australia. Registrants can purchase the Programme's General Liability Insurance Policy that includes Professional Indemnity.

What is covered within the Policy?

Underwriter

Sportscover Australia Pty Ltd
under authority from Sportscover Syndicate 3334 at Lloyd's of London

General Liability Insurance

\$10,000,000 (Any one occurrence)

This policy will pay for sums where you become legally liable to pay compensation for personal injury or property damage.*

Professional Indemnity

\$ 5,000,000 (Any one occurrence and in the aggregate any one period of insurance)

This section will pay for sums where you become legally liable to pay compensation for a breach of professional duty, including negligent acts, errors or omissions.*

** Please refer to the policy wording, terms and conditions via JLT Sport's web site.*

Who is covered within the Programme?

The Programme's Insurance Policy is only available to registrants of Kinect Australia who maintain registration. Therefore, the Policy will only cover registrants whilst they are registered with Kinect Australia.

When and Where does the cover apply?

Cover commences from the date JLT Sport receives your Application Form, Payment and a copy of your Kinect Australia Registration (Certificate or Registration Card). The Policy offers cover for activities provided by registrants including, but not limited to, the following:

- | | |
|---|--|
| <input checked="" type="checkbox"/> Gym-based instruction | <input checked="" type="checkbox"/> Outdoor fitness |
| <input checked="" type="checkbox"/> Circuit work | <input checked="" type="checkbox"/> Aqua Group Exercise |
| <input checked="" type="checkbox"/> Group Exercise | <input checked="" type="checkbox"/> Fitness Instruction that includes yoga and pilates |
| <input checked="" type="checkbox"/> Personal Training | |

What is NOT COVERED?

The Policy does not offer cover for activities including, but not limited to, the following:

- | | |
|---|---|
| <input checked="" type="checkbox"/> Dietetics | <input checked="" type="checkbox"/> Contact Boxing* (<i>please refer to page 4</i>) |
| <input checked="" type="checkbox"/> Physiotherapy | <input checked="" type="checkbox"/> Gymnastics |
| <input checked="" type="checkbox"/> Martial Arts | <input checked="" type="checkbox"/> Ocean swimming |

JLT Sport can provide further information regarding insurance for activities not covered within Kinect Australia's National Insurance Programme's Policy. In addition, the policy does not cover Buildings, Contents or other Assets. Please contact JLT Sport for assistance or visit our web site.

Where can I find more information?

JLT Sport continues to develop and implement valuable resources for the benefit of Kinect Australia's registrants. Our aim is to ensure information is easily accessible and easy to understand. Our web site is a great place to find information. It is updated regularly and provides 24/7 access to information. Our Toll-Free phone number allows you to speak to a JLT Sport representative – no machines.

JLT Sport: Level 15, 500 Collins St, Melbourne, VIC 3000

Web site: www.jlt sport.com.au/kinect

Email: jlt sport@jlt a.com.au

Toll-Free: 1300 130 373

How do I apply for COVER under the Programme?

Step 1: Register and maintain your registration with Kinect Australia

Step 2: Complete the attached Application Form

Step 3: Send your completed Application Form to JLT Sport, along with payment and **evidence of your registration with Kinect Australia**

Step 4: You will receive confirmation of your Cover from JLT Sport.

Please note: The advice contained within this form is of a general nature and does not take into account your individual objectives, financial situation or needs.

Please contact JLT Sport for further information, terms and conditions or visit our web site www.jlt sport.com.au/kinect

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Please forward your completed form with payment to:

Policy Premiums:
One Year \$115.00
Two Years \$190.00
Inc. GST + Charges

JLT Sport Level 15/500 Collins St. Melbourne, VIC 3000	FAX: (03) 9614 3600
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Policy Cover:
General Liability \$10 million
Professional Indemnity \$5 million

HOW TO COMPLETE THIS FORM:

Please ensure you complete ALL sections of this application form. Missing information may result in delays with your application and insurance cover. For assistance, please contact JLT Sport on 1300 130 373.

APPLICATION FORM CHECKLIST

- SECTION A: Personal Details
- SECTION B: Kinect Australia Registration Details
- SECTION C: Insurance Details
- SECTION D: Applicant's Declaration
- SECTION E: Payment Option
- ATTACHMENTS:
 - o Kinect Australia Registration Certificate and/or Registration Card
 - o Payment confirmation

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SECTION A: Personal Details

Please complete **all information below**. Missing information may result in delays with your application and insurance cover.

1 _____ First Name	2 _____ Surname	3 Male / Female Gender	4 _____ / _____ / _____ Date of Birth (DD/MM/YYYY)
5 _____ Trading Name (if applicable)		6 _____ Email address	
7 _____ Postal Address		_____ Suburb	_____ State
8 _____ Telephone (Office Hours)		9 _____ Mobile	10 _____ Fax
11 <input type="checkbox"/> Self-Employed		12 <input type="checkbox"/> Employee/Contractor/Sub-Contractor	
13 If self-employed, do you engage any employees or contractors or sub-contractors? <small>If YES, this policy may not apply to your circumstances. Please contact JLT Sport for further information.</small>			<input type="checkbox"/> Yes <input type="checkbox"/> No
14 Do you hire or sell goods to the public? <small>If YES, please provide details below.</small>			<input type="checkbox"/> Yes <input type="checkbox"/> No
15 Have you entered into any contractual agreements? <small>If YES, please provide details below.</small>			<input type="checkbox"/> Yes <input type="checkbox"/> No

SECTION B: Kinect Australia Registration Details

Please select one of the two following options:

16a) **OPTION 1:** I am a **current registrant** with Kinect Australia
 Please supply a copy of your **Registration Certificate, Registration Card** or an **email from Kinect Australia** confirming your registration. Failure to supply evidence of your registration may cause delays with your application which may affect your insurance cover.

_____ Kinect Australia Registration Number _____ Kinect Australia Registration Expiry Date

16b) **OPTION 2:** I am **not yet a member** with Kinect Australia, but have forwarded/will soon forward my registration application
 Please note cover only applies to **CURRENT** registrants of Kinect Australia. Your insurance will be delayed while JLT Sport confirm your registration with Kinect Australia.



Kinect Australia's National Insurance Programme Important Information

Before signing Section E: Applicant's Declaration, please read the following Important Information carefully. Please advise JLT Sport if you wish to make any further declarations. By signing the Application Form you are declaring that you have read and understood the following.

PRIVACY

JLT Sport is committed to the protection of your privacy. JLT abides by the National Privacy Principles, which set out standards for the collection, use, disclosure and handling of personal information. For a copy of our Privacy Policy please contact JLT Sport or alternatively, you may access it via our web site www.jltsport.com.au

OUR COMMITMENT TO YOU

Our Financial Services Guide (FSG) provides you with a range of information you may need to know about the services of JLT Sport (Jardine Lloyd Thompson). We encourage you to read the FSG to better understand important aspects about your relationship with us. For a copy of our FSG please contact JLT Sport or alternatively, you may access it via our web site www.jltsport.com.au

DUTY OF DISCLOSURE

The Insurance Contracts Act 1984 sets out certain duties you must understand before you enter into a contract of general insurance with an insurer. You have a duty to inform the insurer about every matter that you know (or could reasonably be expected to know) is relevant to the insurer's decision to accept the risk and, if so, on what terms. You have the same duty each time you renew, extend, reinstate or vary the policy and throughout the policy period.

Your disclosure requirement under the Insurance Contracts Act 1984 is especially important in matters relating to physical risk (including alteration of risk and new or changed business activities or changed location), past claims, cancellation of insurance covers, imposition of increased premiums, insolvency or criminal convictions. Please make sure you disclose any of these things.

Your disclosure requirement is not limited to specific questions in the insurance proposal or matters applying to you in the policy. It also includes other matters like past businesses or private insurances.

If you breach your duty, even innocently, the insurer may be able to reduce its liability if you make a claim or may even be able to cancel the contract. If the non-disclosure is fraudulent the insurer may also have the option of avoiding the policy from its inception.

If you are in any doubt as to the extent of the duty of disclosure or whether a piece of information ought to be disclosed, please contact JLT Sport directly.

REMUNERATION

JLT Sport is remunerated by a combination of commission and our broker fee. The commission is paid by the Insurer and is calculated as a percentage of the premium.

Kinect Australia receives financial benefit when an Insurance Policy is arranged by JLT Sport. This enables Kinect Australia to continue to provide a range of services and benefits that focus on professional development, employment support and practical assistance.

REGISTRATION

It is a requirement for this policy that if your registration with Kinect Australia lapses or is cancelled, suspended or terminated, you must notify JLT Sport immediately and in writing.

To obtain cover under this Policy, you must be registered with Kinect Australia at the time of application and maintain registration throughout the period of cover.

POLICY COVERAGE

Through your Kinect Australia registration, the following activities are **COVERED** within the policy. JLT Sport strongly recommends that you obtain and maintain a fitness industry accreditation appropriate to the activities you conduct. Failure to hold such accreditation may place your insurance at risk:

- | | |
|---|--|
| ✓ Gym-based instruction; | ✓ Fitness Instruction in Pilates, Tai Chi, Yoga; |
| ✓ Circuit group fitness; | ✓ Beach or Bush Walking; |
| ✓ Fitness Equipment – Free weights/Manual/Electronic; | ✓ Pre and Post Natal Fitness; |
| ✓ Group Exercise – Freestyle Aerobics; | ✓ Fitness Instruction given at private residences, hired halls, personal training studios, fitness facilities; |
| ✓ Aqua Group Exercise; | ✓ Outdoor activities - including jogging, walking, power walking, cycling, weight training, stretching; |
| ✓ Pre-choreographed Group Fitness (i.e. Body Step, Body Pump, etc); | ✓ Fitness Instruction Children's Training – appropriate registration sub-category required |
| ✓ Box-a-cise, Tae Bo (non-contact) | ✓ Fitness Instruction Older Adult Training – appropriate registration sub-category required |
| ✓ General Nutrition advice - given in conjunction with a fitness programme; | |

The following activities are **EXCLUDED** from cover within the policy:

- | | |
|-------------------------------|--|
| ✗ Dietetics; | ✗ Gymnastics; |
| ✗ Physiotherapy; | ✗ Independent provision of Rehabilitation and Injury Correction; |
| ✗ Self Defence; | ✗ Participation in sporting events or matches; |
| ✗ Martial Arts; | ✗ Life Guarding or Swimming Teaching/Coaching; |
| ✗ Wrestling, Contact Boxing*; | ✗ Ocean Swimming. |

If you are conducting activities that are excluded from cover, please contact JLT Sport for assistance and further information regarding additional cover.

MAKING A CLAIM

Please note that the Professional Indemnity section of the policy is written on a Claims Made basis. This means that it only covers claims made against you if you immediately notify the insurer in writing during the period of cover.

It is essential you notify JLT Sport immediately on **1300 130 373** of any claim or potential claim. This may include an incident that may result in legal action against you. It is also extremely important not to admit liability or discuss the matter with a third party. JLT Sport claims staff will advise you on what you need to do next.

* for insurance purposes, **Contact Boxing** is defined as deliberate contact between someone's head or torso, regardless of padding.