



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

In consideration of an additional premium for the online operations coverage, it is understood and agreed that the Description of Operations is amended to include Online Operations, effective December 31, 2020, (and January 1, 2021 for Personal Trainers), as per the following terms and conditions:

Please contact your provincial fitness organization to add the online operation coverage to your renewal membership. For Personal Trainers you can add it to your renewal on the Hub website.

- 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.
- 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 something other than 2 way video and communication or pre-recorded classes, the [legal disclaimer](#) must be presented prior to the class commencing.
- 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.

Instructors must keep a record of the following information. Your insurer will request this detailed information if one of your clients make a claim:

1. Number of online classes per week.
2. Instructor's remote location, bearing in mind that you must be operating within Canada.
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.
7. Are you using 2 way video and communication (like Zoom or Skype) or other 2 way video and communication or pre-recorded classes?
8. If you are not using 2 way video and communication you understand that you **MUST** display the disclaimer prior to the class or coverage will not respond. These classes are only for your registered clients.

With respect to Personal Trainers, the above criteria applies; however, the additional premium will vary depending on existing limits of liability. Coverage can be purchased through the Hub website.



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.

4

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?

If online operations is not purchased and if the disclaimer is not displayed, there is no coverage.

5

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 makes a claim.

Coverage is **NOT provided** if demonstrations/workouts are posted on platforms such as YouTube Live, Facebook Live or Instagram Live. 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 operations. This coverage is set up for your registered clients only.

6

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

If online operations is not purchased and if the disclaimer is not displayed, there is no coverage.





7

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.

A Virus, Bacteria Disease and Contagion Exclusion have been added to the policy. 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)

8

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. If a non 2 way video & communication session is used, the disclaimer must be displayed before the start of the class and online operations coverage must be purchased. These classes are only for your registered clients.

9

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 operations. This coverage is set up for your registered clients only.

Questions? Call or email us!

HUB International Insurance Brokers
400 - 4350 Still Creek Drive Burnaby, BC V5C 0G5

 604.269.1919

 TOS.Team-FitnessLeaders@hubinternational.com

