

Please note that if your policy covers any of the undernoted activities then the following additional conditions will apply:

A. Walking/Running instruction

- Ratio of instructor to participants must be no more than 1:15 unless your qualification confirms you are able to have a higher ratio
- All routes must be planned, and weather checks must be undertaken
- Walkers must wear appropriate footwear for walking and must be sufficiently fit to take part in walks

B. Pole Dancing – for fitness purposes

- The poles are International Pole Dance Fitness Association recognised “safe poles”
- The instruction is part of a fitness regime
- The classes are not to take place in a private residence of the instructor and/or client
- The instructor is part of the International Pole Dance Fitness Association, or via an affiliated organisation
- The instructor has the relevant pole dancing qualifications
- Cover is excluded for all events, competitions, parties (*other than as provided for below in respect of International Pole Dance Fitness Association certified risks*), shows or other pole dancing for entertainment purposes

International Pole Dance Fitness Association Certified Party/Team Build Classes:

It is warranted that any Party or Team Build Pole Dance classes are approved by and follow International Pole Dance Fitness Association guidelines. These sessions must comply with elements of fitness best practice, complying with the International Pole Dance Fitness Association guidelines for lesson plans:

All sessions must;

1. Include a warmup for the purpose of raising the heart rate and preparing the body for exercise,
2. Include technical instruction of pole dance moves, deemed suitable by a qualified instructor for the group being taught
3. Include fitness and/or strength as core elements of Pole Dance instruction,
4. A cool down or stretching element suitable for the activities undertaken

It is further warranted that no alcohol is to be served or consumed by any participant prior to, or during any session. The instructor must prohibit any student who is or is suspected of being under the influence of alcohol or drugs from participating in the activity.

Products exclusion:

The policy excludes any liability arising out of the sale of any goods/products

designed, specified, formulated, manufactured, constructed, installed, treated, serviced altered or repaired by the Insured.

C. Antenatal / Postnatal Fitness classes

- Participants must have written or verbal approval (noted on their medical records) from a qualified GP or midwife
- Cover excludes the first 13 weeks of pregnancy or 6 weeks after a natural birth and 10 weeks after a c-section

D. Anti-Gravity Yoga

- Participants (those under instruction) must be experienced and competent yoga practitioners
- Hammocks must be fitted/rigged by specialised/certified contractors
- Hammocks must be purchased through a licensed AG®Y facility or the official Anti-Gravity Yoga website. (Liability will be excluded if any counterfeit products are used).
- The maximum distance from base of the hammock to the floor must be no more than 1 metre.

E. Aerial Hoop

- All participants must not be in excess of 1.5m (from the lowest part of the body) above floor level.