

Insurance for SPRA Fitness Leaders Providing Online Classes

Please read the following conditions and restrictions thoroughly before purchasing the online insurance.

There are options for delivery of online classes:

1. A live class via video conferencing programs with 2 way video and communication (such as Skype or Zoom). This is for registered participants only and cannot be publically accessible.
2. Online training can also be pre-recorded and does not need 2-way communication, however a [disclaimer](#) is required (see below for further information).

Note: This insurance is for registered participants only and cannot be publically accessible.

If you are or will be conducting online classes, add on and pay for online fitness insurance coverage here: [SPRA Insurance for Fitness Leaders](#)

The extended online insurance coverage is subject to subject to a fee of \$15 and the following restrictions:

- Participants may be new or existing.
- Participants must login to the permitted delivery tool, and register to participate in a class.
- Participants must have completed the necessary [PAR-Q and waiver forms](#).
- 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.
- 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 a different 2 way video and communication tool (other than Skype or Zoom) or you have a pre-recorded class, you must display the [legal disclaimer](#) before your class commences. This method is only for your registered participants.
- Publicly accessible broadcast tools such as Instagram Live, Facebook Live and YouTube Live are **not acceptable** methods of delivery for online classes. The reason behind this is because these platforms do not allow 2 way video and communication for the fitness leaders to determine if the participants are in distress, or performing exercises in a way that could lead to injury. This coverage is also set up for registered participants only.

By paying the additional fee for the online class insurance coverage, Fitness Leaders agree to keep a record of the following:

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 currently registered 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 form and waivers](#).
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 insurance coverage will not respond. These classes are only for your registered participants.

In the event of a claim, the insurance company will request a copy of your record with the above questions.

This [legal disclaimer](#) must be displayed before commencing any Online Classes that are not a 2-way video and communication tool or are pre-recorded.