CERTIFICATE OF INSURANCE (COI) - FL

THIS IS TO CERTIFY THAT POLICIES OF INSURANCE AS HEREIN DESCRIBED HAVE BEEN ISSUED TO THE INSURED NAMED BELOW AND ARE IN FORCE AT THE DATE HEREOF.

THIS CERTIFICATE IS ISSUED AT THE REQUEST OF:

TO WHOM IT MAY CONCERN

ABOVE ARE ADDED AS **ADDITIONAL INSUREDS**, BUT SOLELY WITH RESPECT TO THE LIABILITY WHICH ARISES OUT OF THE ACTIVITIES OF THE NAMED INSURED.

TO WHOM NOTICE WILL BE MAILED IF SUCH INSURANCE IS CANCELLED OR IS CHANGED IN SUCH A MANNER AS TO AFFECT THIS CERTIFICATE

NAME OF INSURED

SASKATCHEWAN PARKS AND RECREATION ASSOCIATION
REGISTERED FITNESS LEADERS (FL) IN GOOD STANDING WITH THE SASKATCHEWAN PARKS AND RECREATION ASSOCIATION

LOCATIONS AND OPERATIONS
TO WHICH THIS CERTIFICATE APPLIES

SASKATCHEWAN

"APPLICABLE TO ALL **REGISTERED FITNESS LEADERS** CERTIFIED IN THE FOLLOWING SPECIALTIES: EXERCISE THEORY, AQUATIC FITNESS, OLDER ADULT FITNESS, GROUP FITNESS: TOTAL BODY CONDITIONING, GROUP CYCLE, STEP & CHOROGRAPHY, FITNESS YOGA**, PRE/POST NATAL FITNESS, CHILD & YOUTH FITNESS"
*INCLUDES COVERAGE FOR ONLINE TRAINING AS LONG AS THE FITNESS LEADER HAS PAID AND REGISTERED FOR THE FITNESS LEADER INSURANCE AND IS A MEMBER OF SASKATCHEWAN PARKS AND RECREATION ASSOCIATION IN GOOD STANDING. ****INSURANCE EXCLUDES (NO COVERAGE) BIKRAM YOGA AND INVERSION****

FEBRUARY 1, 2026 TO FEBRUARY 1, 2027

PRODUCT	POLICY NUMBER	INSURANCE COMPANY	LIMITS OF INSURANCE
COMMERCIAL GENERAL LIABILTIY (CGL)	SRLI0022	UNDERWRITERS AT LLOYDS UNDER CONTRACT NO. 33138925(AJ) B0621P33138925 LED BY MS AMLIN SYNDICATE 2001	$2,000,000.00 LIMIT PER OCCURRENCE AND IN AGGREGATE WITH RESPECT TO PRODCUTS & COMPLETED OPERATIONS DEDUCTIBLE: $1000.00

POLICY EXTENSIONS/ENDORSEMENTS/EXCLUSIONS/LIMITATIONS: EXCLUDES PERSONAL TRAINING (NO COVERAGE)
SUBJECT TO 15 DAYS WRITTEN NOTICE OF CANCELLATION, WAIVERS MUST BE SIGNED BY ALL PARTICIPANTS OR THEIR GUARDIANS IF THEY ARE YOUTH, CROSS LIABILITY, PARTICIPANT TO PARTICIPANT COVERAGE INCLUDED || ONLINE TRIANING INCLUDED WITH INSTRUCTION FROM FITNESS INSTRUCTOR: NO MARTIAL ARTS OR PARTICIPANT TO PARTICIPANT TRAINING, INSTRUCTION LEVEL BASED ON INDIVIDUAL PARTICIPANT LEVELS, ONLINE INSTRUCTION BY VIDEO ONLY ACCESIBLE BY STUDENTS WITH DISCLAIMERS, ANY SAFETY REQUIREMENTS FOR PARTICIPANTS BE CLEARLY ADVISED PRIOR TO INSTRUCTION (AREA BEING CLEAR, MAT, ETC), PARTICIPANTS IN CANADA ONLY.

NO COVERAGE FOR (NOT COVERED:) PROFESSIONAL ATHLETES OR CARDED AMATEUR ATHLETES, BIKRAM YOGA, HOT YOGA (ANYTHING OVER 39 DEGREES CELSIUS), INFRARED SAUNA, TONING BEDS, TANNING BEDS, TRAMPOLINE EXLCUSION, LIQUOR LIABILITY EXCLUSION, ABUSE EXCLUSION, CYBER & DATA EXCLUSION, REHABILITATION OF ANY CONDITION EXCLUSION

EXCLUSIONS: OPERATION OF COMMERCIAL STUDIOS OWNED, LEASED OR RENTED ON LONG TERM BASIS IS NOT COVERED. THIS INCLUDES NO COVERAGE FOR IN-HOME STUDIOS. PROOF OF HOME LIABILITY INSURANCE REQUIRED TO BE IN PLACE ONLY WHEN OPERATING A HOME STUDIO.
EXCEPTION: CGL COVERAGE CAN BE PROVIDED FOR OPERATIONS OF COMMERCIAL STUDIOS OWNED, LEASED OR RENTED ON A LONG-TERM BASIS (INCLUDING IN-HOME STUDIOS) IF THE FITNESS LEADER OR PERSONAL TRAINER PROVIDES PROOF OF COMMERCIAL PREMISES LIABILITY INSURANCE FOR THE INSURED'S BUSINESS NO LESS THAN A $1,000,000 LIMIT. PROOF OF A SEPARATE ACTIVE POLICY MUST BE PROVIDED. AN OPTIONAL EXTENSION FOR COMMERCIAL PREMISES LIABILITY CAN BE PURCHASED THROUGH FROM SBC INSURANCE FOR ADDITIONAL PREMIUM.

THE INSURANCE AFFORDED IS SUBJECT TO THE TERMS, CONDITIONS, AND EXCLUSIONS OF THE APPLICABLE POLICY.

SBC INSURANCE AGENCIES LTD.

AUTHORIZED REPRESENTATIVE
Cameron, Cheung, CIP, BA

January 26, 2026

SBC Insurance Agencies Ltd.
#250 – 999 Canada Place
Vancouver, BC V6C 3C1
Office Hours: Mon - Fri
8:30am to 4:30pm
Toll Free: 1.877.360.6648
info@sbcinsurance.com