



FITNESS STUDENT INSURANCE

WITH LEA INSURANCE

➤ FIT COLLEGE BACKGROUND

FIT College developed a list of key aspects required from insurance to cover our students and went to the market seeking a product that would fit. As part of this tendering, we developed a strong relationship with LEA Insurance Brokers, who were able to custom design an insurance product for our students underwritten by Lloyds of London. We believe this is one of the most extensive covers currently offered to fitness students. FIT College is proud to have this cover in place for all our students studying SIS30321 Certificate III in Fitness, SIS40221 Certificate IV in Fitness and SIS50215 Diploma of Fitness. This cover is fully inclusive of all students, whether online or face-to-face, supervised or unsupervised if they are working through the assessment tasks in our course and remaining within the scope of the qualification they are studying. The good news to gym owners and managers is that our students have the best insurance cover to support their studies and practical activities while they complete their practical assessment tasks at any facility.

➤ INSURANCE FOR FITNESS PROFESSIONALS

A fitness student is defined by someone who is currently enrolled in either a SIS30321 Certificate III in Fitness, SIS40221 Certificate IV in Fitness or SIS50215 Diploma of Fitness. Such students are given two (2) years to complete the dual certificates or two (2) years to complete the diploma qualification. During this time, a student will study to become proficient in the knowledge, skills and competency to deliver safe fitness related services for low and moderate risk populations.

These students may study in a range of modes including, online, face-to-face or a blended version of these modes. Students may live in various locations, from remote areas to regional areas and cities. Students may or may not have access to a fitness facility and a fitness professional to act as a face-to-face mentor.

In studying these qualifications, students will be required to perform multiple tasks related to the units of competency. Such assignments may be written or practical, and students will be required to use role-playing clients in some situations when conducting these tasks. Role playing clients will generally be friends, family members, fellow students and work colleagues.

SIS30321 Certificate III in Fitness Students (Gym Instructor)

During the completion of this qualification, students will be asked to perform a range of tasks and will be assessed for competency in completing these tasks. Most require more than one occasion to demonstrate competency. All work is assessed by a trainer and assessor with the nationally recognised Certificate IV in Training and Assessment and related fitness qualifications as required by the national training authority. Tasks can be a combination of written and practical, and each task is described in detail by the assessment criteria and compliant with the requirements of the units of competency.





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Written tasks

- Client needs, quality service, and service orientation
- Scope of practice
- Nutritional needs based on healthy eating guidelines
- Anatomy and physiology
- Session writing based on case studies, fitness testing results, and client progressions
- Exercise analysis
- Critical thinking
- Sourcing credible information

Practical tasks related to the following:

- Conducting risk assessment and equipment maintenance procedures
- Analysing and performing exercises techniques based on specific populations and as described in the unit of competency (body weight, pin weight, and free weight exercises)
- Role-playing client start-up consultations, pre-exercise screening, and session reviews
- Healthy eating reviews based on healthy eating guidelines, serving sizes, and government guidelines with role-playing clients
- Measurements of girth and BMI on role-playing clients
- Conducting initial fitness, strength, and endurance testing based on the required skills in the unit of competency on role-playing clients
- Delivery of exercises and group exercise sessions to role-playing clients

SIS40221 Certificate IV in Fitness Students (Personal Trainer)

During the completion of this qualification, students will be asked to perform a range of tasks and will be assessed for competency in completing these tasks. Most require more than one occasion to demonstrate competency. All work is assessed by a trainer and assessor with the nationally recognised Certificate IV in Training and Assessment and related fitness qualifications as required by the national training authority. Tasks can be a combination of written and practical, and each task is described in detail by the assessment criteria and compliant with the requirements of the units of competency.

Written tasks related to the following:

- Understanding the scope of practice in both nutrition and fitness
- Daily serving case studies in nutrition
- Developing training plans and sessions relating to case studies and screening results for a range of ages and genders
- Developing a business proposal for a start-up fitness business

Practical tasks related to the following:

- Conducting anthropometry measures and girths on role-playing clients
- Conducting functional movement screening and postural assessments on role-playing clients
- Delivery of exercises and sessions to role-playing clients with a range of fitness goals





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SIS50215 Diploma of Fitness Students (Advanced Personal Trainer)

During the completion of this qualification, students will be asked to perform a range of tasks and will be assessed for competency in completing these tasks. Most require more than one occasion to demonstrate competency. All work is assessed by a trainer and assessor with the nationally recognised Certificate IV in Training and Assessment and related fitness qualifications as required by the national training authority. Tasks can be a combination of written and practical, and each task is described in detail by the assessment criteria and compliant with the requirements of the units of competency.

Written tasks related to the following:

- Evaluating and interpreting scientific research
- Creating and writing about an evidence-based approach to training
- Writing and developing an 8-week challenge for clients
- Writing and developing financial reports
- Creating position descriptions and recruitment advertisements
- Analysis of the marketing mix for a business

Practical tasks related to the following:

- Assessing behaviour and readiness to change
- Prepare and evaluate a financial years budget
- Implementing and managing an 8-week challenge program
- Organising business events and collecting feedback
- Identify, assess, manage and monitor business risks





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➤ SCOPE OF STUDENT COVER

Students completing their SIS30321 Certificate III in Fitness, SIS40221 Certificate IV in Fitness or SIS50215 Diploma of Fitness with FIT College are covered under our Student Insurance program. Cover is granted to you by FIT College through LEA Insurance Brokers underwritten by ATC Insurance Solutions and Lloyd's of London. For more information, contact FIT College to talk to our Careers Team.

Whether a student is studying on campus or online, the FIT College Student Insurance Cover allows the student to perform all tasks required under the qualification. Unlike other student insurance schemes, students don't need to be supervised by a fellow fitness professional. If the student performs only the tasks as described in their assessment logbook and remain within the scope of the qualification they are studying, they will be covered. This policy does not cover a student training for their own fitness goals.

Written tasks related to the following:

Students must remain compliant with the following conditions to be covered by this insurance:

- Hold a current HLTAID011 Provide First Aid, and a current HLTAID009 Provide cardiopulmonary resuscitation – students are personally responsible for maintaining currency of these certificates.
- Complete only those tasks described in the course material.
- Comply with all workplace safety directions and policies for the facility.
- Conduct a self-assessment of risk for each practical situation according to the systems taught in FIT College courses and ensure client/trainer safety at all times.

➤ INFORMATION FOR THE FACILITY MANAGER AND OWNER

During your study with FIT College, you may need to explain to other fitness professionals and business owners how you are covered by insurance for completing assessment tasks in their facility or under their supervision. Here is a summary of the insurance cover for students of FIT College:

- FIT College holds public liability insurance to cover all training and assessment activities asked of students to complete while studying with FIT College. This cover does not include activities that are not part of the course or outside the scope of practice for fitness professionals provided in this document.
- Our insurance does not cover students' materials and personal belongings for things such as theft and anything else not relative to Public Liability or Professional Indemnity.
- At all facilities where we have a physical campus and run face-to-face classes from have FIT College is included in their Public Liability and Professional Indemnity, and they are interested parties on our policies.
- This insurance does not cover a student training for their own goals or working out in any way that does not explicitly relate to the assessment asked in the course of study.





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To whom it may concern,

Students completing their SIS30321 Certificate III in Fitness, SIS40221 Certificate IV in Fitness or SIS50215 Diploma of Fitness with FIT College are covered under our Student Insurance program.

FIT College holds public liability insurance to cover all training and/or assessment activities it asks students to complete while studying with FIT College.

Limit of Liability

- Public liability - \$20,000,000 each and every occurrence
- Product liability - \$20,000,000 each and every occurrence and in the aggregate
- Professional Indemnity - \$5,000,000 each and every occurrence and in the aggregate

Students must remain compliant with the following conditions to be covered

- Hold a current HLTAID011 Provide First Aid, and a current HLTAID009 Provide cardiopulmonary resuscitation certification
- Complete only those tasks described in course material
- Comply with all workplace safety directions and policies for the facility
- Conduct a self-assessment of risk for each practical situation according to the systems taught in FIT College courses, ensuring client/trainer safety always

This cover does not include activities that are not part of the course or outside the scope of practice for fitness professionals.

Our insurance does not cover students' materials and personal belongings for things such as theft and anything else not relative to Public Liability or Professional Indemnity.

This insurance does not cover a student training for their own goals or working out in any way that does not specifically relate to the assessment task in the course of study.

The following page contains the FIT College Certificate of currency which includes the cover for students of FIT College.





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FIT College Certificate of Currency



Certificate of Currency

Public and Products Liability Insurance

To whom it may concern, this certificate:

- is issued as a matter of information only and confers no rights upon the holder;
- does not amend coverage afforded by the policy/number listed;
- is a summary only of the cover provided. For full particulars, reference must be made to the current policy wording;
- is current at the date of issue.

Policy Number	LCL180000358
Insurer:	AAI Limited ABN 48 005 297 807 AFSL 230859 trading as Vero Insurance
Policy Wording:	Austbrokers Vero Broadform Liability Insurance V8133 23/05/19 A
Named Insured:	Fit College Pty Ltd ABN 511 438 02966
Business:	Fit college Tasmania pty , Fit College Victoria Pty Ltd Registered Training Organisation, providing a range of accredited fitness courses, including Personal Trainers and First Aid qualifications and any other activity incidental thereto
Period of Insurance:	From 4.00pm on 07/07/2021 to 4.00pm on 07/07/2022 Times are Local Standard Time (LST)
Limit of Liability:	
General / Public Liability	\$20,000,000 any one Occurrence
Products liability	\$20,000,000 in the aggregate during any one Period of Insurance in respect of claims arising from Products.

Signed for and on behalf of AAI Limited trading as Vero Insurance ABN 48 005 297 807

