PARTNERS

Advice that makes a difference

RECOVER

Specialist insurance and risk management
for gyms and health clubs

Who are we?

Partners& is a leading specialist insurance adviser for the sports and leisure sector.

A strategic partner with ukactive and Independent Gyms, we're proud to work with over 800 gyms and health clubs nationwide, supporting them with advice and financial protection for their businesses. Our aim is to create the best advisory business in the UK, characterised by:

- People who stand shoulder to shoulder with you
- Advice that makes a difference
- Outcomes that shape your future

We're proud to partner with:

UK active STRATEGIC PARTNER

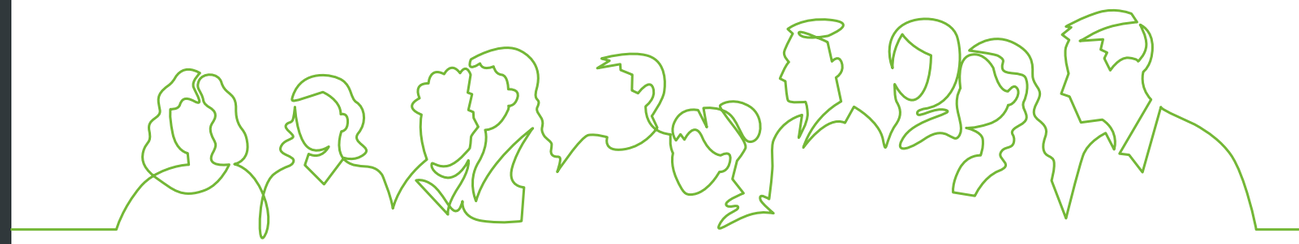
INDEPENDENTGYMS

Why **work** with **Partners&?**

With risk and safety issues high on the agenda of gyms and health club operators, ensuring you receive the right advice can make a real difference.

Having the right insurance and risk management programme in place is paramount, so it's essential to choose an insurer and an adviser who truly understand your business.

That's where Partners& and ReCOVER come in: we have decades of experience in the sports and leisure sector. We can provide the right advice to help you better protect your business.



What is R E C V?E R

When it comes to insurance advice, we're here however you need us.

ReCOVER from Partners& is a specialist insurance policy designed with gyms in mind – wrapping up your business risk on a single contract that's easy to manage and delivers on its promise.

Underwritten by a leading AA rated insurer and exclusive to Partners&, ReCOVER combines exceptional insurance and best-practice risk protection advice at highly competitive rates.

We also offer directors' and officers' liability for your key decision makers, cyber insurance including crime cover for "phishing" attacks, and protection for the owners and other key people with the business.

> When we were facing hurdle after hurdle, Partners& understood our priorities and were in our corner when it mattered – Nigel Maglione, Chief Financial Officer, Roko

What can you **expect?**

ReCOVER offers you:

- Liability insurance: our policy automatically covers working away and giving wrongful advice, and you can extend cover for massage and beauty treatments
- Property insurance: covering your physical risks, such as leaks from your showers
- Business interruption: financial protection when you can't operate as normal due to damage
- Money: cover for cash kept on your premises
- Members' effects cover
- Full theft cover (not restricted to break-ins)
- Payment by instalments
- Member 2 Member Liability
- Accidental Bodily Injury arising from advice or instructions given by, or on behalf of, The Insured
- The facility to provide cover for 24 hour Gyms

...supported by

- Advice on the cover you need at every step
- Risk management guidance and resources
- Our dedicated in-house claims team

What are the **risks** facing **gym and health club operators?**

Gyms and health clubs present a unique set of risks and insurance challenges.

What if:

- someone is injured at your premises?
- someone injured themselves during an online class?
- your health and safety arrangements are found lacking?
- you give the wrong advice during a PT session?
- a fire, flood or IT issues mean you can't open?
- you're sued by a disgruntled employee?
- a data breach lands you in court?
- something happens to a shareholder, or a key decision maker falls critically ill? Could it impact your income?

Partners& will help you to map out pitfalls and tread confidently as your business changes. And if you need to make a claim, we'll stand shoulder to shoulder with you. Insurance is not just a transaction; it's about the right advice, founded on a strong working partnership.

The **Partners&** difference: a **holistic** approach to **risk**

Managing operational risk is just the starting point. Our holistic, advisory approach takes a wide-angle view of your business and personal risk. We can help with your cyber risk, the "people risk" in your business - through our wellbeing, engagement and benefits programmes - and provide financial protection (your "company will") and personal insurance for business owners, shareholders and their families.

We believe the right advice makes a genuine difference to insurance outcomes; and choosing to manage claims in-house creates a closed loop of accountability, transparency and added value at every stage.

> "Thanks very much for this and all your help. It's made such a difference. You rock! - Hilary Rowland, Master of the Boom, Boom Cycle"

Contact us for advice and support on protecting your business.

Partners&

Advice that makes a difference

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Connect with us on:

Strategic partner:

INDEPENDENTGYMS

UK active — More people More active More often

Investor in Customers® Gold 2021

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