Expired qualification — 11 sessions

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Document issued on 09/11/2026

Fictional document

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> **Fictional document**, produced for demonstration. **This document does not say whether the eleven sessions raise a problem.** That question goes to the insurer, and the document asks it.

The chronology, which changes what the subject is

Date	Event	Trace
02/07/2026	**Invitation to the refresher session received**	Email, filed
28/07/2026	**Qualification expires**	Qualification register
29/07 to 07/08	11 sessions run	Session plan
19/08/2026	**Refresher session**	Invitation of 02/07

> **This is not an oversight: it is a calendar gap.** The invitation arrived before the expiry, and the available session falls three weeks after. The distinction matters — it changes what you ask the insurer, and what you say to the employee.

The eleven sessions

Period	Sessions	Of which with minors	Participants
29/07 to 31/07	3	1	24
01/08 to 04/08	5	**2**	41
05/08 to 07/08	3	0	19
Total	**11**	**3**	**84**

The question prepared for the insurer

"One of our instructors' qualifications lapsed on 28 July 2026. They were invited on 2 July to a refresher session set for 19 August, that is, after that expiry.

Between 29 July and 7 August they ran eleven sessions, three of them with minors, for 84 participants in total.

We should like your position on cover for those sessions, and on what to put in place until 19 August."

> **The question is put with its figures, and with no conclusion.** An insurer told voluntarily about a dated, quantified situation answers differently from an insurer who discovers it after an incident.

What remains to be decided

Until 19 August: ☐ keep the instructor on their sessions · ☐ move them off instruction · ☐ wait for the insurer's answer

Employee informed: ☐ done on ……/……/…… by ……

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