

# FITNESS CENTER PRODUCT



We are in great shape to handle your fitness business! Our product targets fitness centers with up to \$5 million in annual sales per location. Eligible classes of business include fitness gyms, fitness studios, corporate fitness centers, independently owned fitness centers, franchised fitness centers, yoga studios, Crossfit, virtual fitness operations and many more!



## PRODUCT FEATURES

- ▶ Available as monoline liability or as a package:
  - \$1 million/\$3 million general liability
  - \$3 million total insurable value on property (subject to coastal guidelines)
  - \$5 million excess/umbrella
- ▶ Coverage for the following exposures is automatically included for no charge:
  - Professional liability
  - Molestation and abuse at a \$100,000/\$300,000 limit (higher limits available for a charge)

## PRODUCT ENHANCEMENTS:

- ▶ Risks with pools
- ▶ Medical payments buyback (no need for accident and health policy)
- ▶ Blanket additional insured
- ▶ No premises liability endorsement (coverage follows)

- ▶ Theft is automatically included at no charge
- ▶ Special Event coverage automatically included (dependent on event and coverage requested)

## OPTIONAL COVERAGES:

- ▶ Tanning liability
- ▶ Massage services
- ▶ Hired and non-owned auto
- ▶ Stop gap (In OH, ND, WA and WY)

## ADDITIONAL FEATURES:

- ▶ Financial stability of a carrier rated A++ by AM Best
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their business

## CLAIM EXAMPLES:

**Property:** A fire in an adjoining building caused water and smoke damage. There was \$15,000 of building damage and \$35,000 of business personal property damage. In order to repair the damage and replace the workout equipment, the fitness center closed for one month, which resulted in the loss of business income for the insured.

**Medical payments:** A customer was exercising on a squat machine. The machine came off the ground and cut her leg. She incurred \$3,000 in medical expenses.

**General liability:** A customer was lifting weights when a 500-pound machine fell on his back and crushed him. The man sustained crushed lungs, a fractured vertebrae in his spine and \$150,000 in medical bills, as well as loss of income from loss of wages.

**Professional liability:** A professional trainer at the center was working with a member and encouraged them to increase the pace of their workout. During the session, the member injured their back and sued the fitness center for \$35,000 in medical costs and lost wages.

**Molestation and abuse:** A member sued the fitness center alleging negligent hiring of an employed instructor who exhibited inappropriate behavior when training the member. The cost to defend the claim was \$17,000.

**Hired and non-owned automobile liability:** The manager of the fitness center asked an employee to run to the bank. While on the way to the bank, the employee rear-ended another car causing \$4,000 worth of property damage to the other automobile and \$40,000 in bodily injury to the other driver, as well as damage to their automobile. The employee's car was underinsured when they injured the other driver.

**Equipment breakdown:** The insured's HVAC system was damaged due to an electrical shortage due to a power surge. The HVAC system needed to be replaced. An equipment breakdown claim was made for \$2,000