



# Fitness Centers

This preferred product targets small to medium-sized Fitness Centers. We include the coverages that are vital to a Fitness Center's operations including Professional Liability, Molestation and Abuse, and Hired & Non-Owned Auto Liability, and Limited Tanning Bed Liability.



## The HIT ZONE – *Our highest hit ratio*

### GENERAL LIABILITY

- 🎯 Risks with 500 members or less
- 🎯 Risks with no child sitting services
- 🎯 Risks with no losses or claims (excluding closed without payment) incurred in the past three years

### PROPERTY

- 🎯 Risks with property limits of less than \$250,000
- 🎯 Risks not requiring building coverage
- 🎯 Risks with no losses or claims (excluding closed without payment) incurred in the past three years

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

#### GENERAL LIABILITY

- ▶ Risks with up to \$2,000,000 in annual sales
- ▶ Risks with child sitting services
- ▶ Risks with massage services
- ▶ Risks with up to 4 tanning units
- ▶ No more than two losses or claims (excluding closed without payment) incurred in the past three years, and none involving allegations of abuse or molestation

#### PROPERTY

- ▶ Risks with property limits of up to
  - \$3,000,000 in protection class 1-8 (\$500,000 if cooking)
  - \$500,000 in protection class 9 –10 (\$200,000 if cooking)
  - \$500,000 in coastal zones (Wind exclusion applies)
- ▶ No more than two losses or claims (excluding closed without payment) incurred in the past three years

## PRODUCT ADVANTAGES

- ▶ No liability deductible
- ▶ Ability to add Club Members, Managers/Lessors, or Mortgagees as additional insureds for no additional premium
- ▶ Ability to provide Professional Liability limits equal to the General Liability limit for no additional premium
- ▶ Ability to consider accounts with Massage services
- ▶ Ability to include coverage for Child Care services
- ▶ Ability to provide Limited Tanning Bed liability
- ▶ Ability to provide limits for Abuse & Molestation coverage equal to the General Liability limit
- ▶ Ability to provide Hired & Non-Owned Auto Liability
- ▶ Credits available for participation in Fitness associations
- ▶ Inspection costs paid by the United States Liability Insurance Group
- ▶ A.M. Best rated A++ carrier

# Fitness Centers

## INELIGIBLE RISKS

### GENERAL LIABILITY

- ▶ Risks with annual receipts exceeding \$2,000,000
- ▶ Risks that do not require memberships
- ▶ Risks that have had alleged or actual incidents regarding molestation or abuse
- ▶ Risks that are not staffed during all business hours
- ▶ Risks that are not requiring a signed Release/Waiver of liability
- ▶ Risks that are not requiring fitness staff to be CPR certified
- ▶ Risks that offer medical, chiropractic, physical therapy, or rehabilitation services
- ▶ Risks that are selling products under their own name or label
- ▶ Risks that alter health, diet or fitness products from their original packaging in any way
- ▶ Risks selling alcohol
- ▶ Risks that have trampoline, gymnastic equipment or rock climbing walls
- ▶ Risks that offer martial arts, kickboxing or similar "contact" activities
- ▶ Risks that have swimming pools
- ▶ Risks that do not have warning signs near and in clear view of all tanning units, hot tubs, Jacuzzis, saunas, steam rooms and fitness equipment
- ▶ Risks that do not maintain repair/service logs for all equipment
- ▶ Risks with prior, existing or pending bankruptcy in the past 5 years
- ▶ Risks located in Alaska and Louisiana

### PROPERTY

- ▶ Risks with non-standard structures i.e. bubbles, domes, etc...
- ▶ Risks with aluminum or knob and tube wiring
- ▶ Risks that do not have 100% of the wiring on circuit breakers
- ▶ Risks with prior, existing or pending bankruptcy in the past 5 years
- ▶ Risks located in Alaska, Louisiana, and Hawaii

## AVAILABLE LIMITS

- ▶ Maximum property value of \$3,000,000 in Protection class 1-8
- ▶ Maximum property value of \$500,000 in protection class 9 –10
- ▶ Coastal Zone up to \$500,000 per location (wind exclusion applies). Risks having property values up to to \$250,000 for only non-structural (i.e. business personal property and business income) are available with wind in select counties without direct exposures. Wind exclusion applies on all other coastal business.
- ▶ Liability limits up to \$1,000,000 Occurrence / \$2,000,000 Aggregate
- ▶ Tanning Bed sub-limits are \$100,000/\$300,000
- ▶ Professional limits are \$1,000,000/\$2,000,000
- ▶ \$5,000,000 additional capacity available for Excess General Liability or Umbrella Coverage

## SUBMISSION REQUIREMENTS

- ▶ Within 21 days of the inception date of coverage, this account will be subject to the following:
  - Our completed & signed application that accompanies this quote; or
  - Completed & signed ACORD application as long as all underwriting information needed has been provided to us; or
  - Completed & signed application from another company as long as all underwriting information needed has been provided to us.
  - Representation of loss experience for the last 3 years or as long as applicant has been in business, if less than 3 years.