

FITNESS CENTERS



We are in great shape to handle your Fitness Center business! Our product targets fitness centers with up to \$2,000,000 in annual sales per location. Eligible classes include Aerobic Studios, Corporate Fitness Centers, Independently owned Fitness Centers and Franchised Fitness Centers.

PRODUCT ADVANTAGES

- Available as Monoline Liability or Package
- General Liability coverage with expanded definition of Bodily Injury to include Mental Anguish and Emotional Distress
- Professional Liability limit is equal to General Liability limit
- Coverage for the following exposures is automatically included at no charge
 - ✓ Child Care services
 - ✓ Personal Trainers/Aerobic Instructors
 - ✓ Up to 4 Sports Courts included
 - ✓ Club Members, Landlords, Property Managers and Mortgagees are named as Additional Insureds
- Credits available for favorable loss experience and participation in Fitness Associations
- Low minimum premiums
- Security of an "A" rated carrier or better

COVERAGES AVAILABLE

- Special Form and Replacement Cost coverage is available
- Value Plus Endorsement... 14 additional coverages for one flat charge
- Additional Sports Courts available for an additional charge
- Equipment Breakdown- includes free boiler inspections if required in your jurisdiction
- Money & Securities coverage
- Employee Dishonesty coverage
- Hired and Non-Owned Auto Liability
- Massage Services & Tanning Units
- Sexual Child Molestation and Abuse coverage
- Special Events for up to 500 attendees
- Stop Gap Liability available in monopolistic states

**Coverages may vary according to class of risk and market conditions*