



Fitness Center Product

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 had to be closed for one month, which resulted in the loss of business income for the insured.
- ▶ **Property:** The owner arrived at the fitness center one morning to find that the building had been spray painted by vandals. The owner called the police to report the incident. The vandalism caused \$5,000 in damages.
- ▶ **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 being out of work.
- ▶ **General Liability:** A customer slipped and fell in the entrance way of the fitness center due to the floor being wet from the rain. The customer sustained a non-displaced fibular fracture and sued the fitness center \$12,000 in medical expenses and lost 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 loss of 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-ends 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.
- ▶ **Value Plus:** A building next to the insured's premises caught fire. The fire did not damage the insured's building, however, the fire spread to the insured's property and destroyed the insured's TV satellite dish located outside of the building. The value of the satellite dish was \$10,000.
- ▶ **Equipment Breakdown:** The insured's HVAC system was damaged due to an electrical shortage caused during a power surge. The HVAC system needed to be replaced. An equipment breakdown claim was made for \$2,000

The Business Resource Center is available to all insureds with discounts on background check services, tenant screenings, motor vehicle records and other great services!



Fitness Express Product

A pre-packaged fitness solution for your smaller centers!

A competitive package with discounted rates!

Who Does This Product Target?

These centers have the following specific characteristics*:

- ▶ Circuit resistance training and/or classes only
- ▶ Aerobics studios
- ▶ Pilates/Yoga studios
- ▶ Personal training Studios
- ▶ Zumba studios
- ▶ Pure Barre
- ▶ Boot camps
- ▶ Spinning

With:

- ▶ Up to \$500,000 in annual receipts
- ▶ No shower facilities
- ▶ No jacuzzis, hottubs, sauna or steam room
- ▶ No tanning exposure

This Pre-Packaged Product Automatically Includes:

- ▶ \$100,000 in business personal property coverage
- ▶ \$80,000 in business income and extra expense
- ▶ Value plus property enhancement endorsement
- ▶ Theft coverage
- ▶ General liability limits up to \$1 million/\$2 million with no deductible
- ▶ Professional liability with limits equal to the general liability

Limits:

- ▶ Abuse and molestation at a limit of \$100,000/\$300,000
- ▶ Coverage for personal trainers/fitness instructors while on our insured's premises

Additional Advantages:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote and binder turnaround
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses



** Risk not matching these criteria may still be eligible for our Fitness Center product*



Fitness Express Product

This Pre-Packaged Product Targets:

- ▶ Pilates studios
- ▶ Yoga studios
- ▶ Aerobics studios
- ▶ Personal training Studios
- ▶ Zumba studios
- ▶ Pure Barre
- ▶ Boot camps
- ▶ Spinning

Why Do Fitness Centers Need to Purchase Insurance?

- ▶ One of your patrons places a weight back into its holder and it collapses on their feet
- ▶ The advice and instruction you give to one of your patrons causes damage to them
- ▶ One of your patrons is claiming they were sexually abused by one of your employees

Why Should You Choose Our Fitness Express Product?

Slot-rated package with the following coverage features:

COVERAGE FEATURES	USLI	COMPETITORS
\$100,000 in business personal property coverage		
\$80,000 in business income coverage		
Value Plus property enhancement endorsement		
Theft coverage		
No general liability deductible		
Abuse and molestation coverage at a limit of \$100,000/\$300,000		
Professional liability limits equal to the general liability limit		
Coverage provided for personal trainers/fitness instructors while on the insured's premises		
Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses		

Why Choose to Be Insured with USLI?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine)

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.