

Fitness Centers

Our product is designed to target a multitude of workout facilities including, but not limited to, health clubs, gyms, circuit training, yoga and pilates studios.



Eligible Risks:

- Liability limits up to \$5,000,000 in receipts
- Property limits up to \$10,000,000 per location (where available)
- Up to four sport courts and four tanning beds
- Additional services can include child sitting, massage services, tanning operations, hot tubs and steam rooms

Product Advantages:

- Liability coverage limits up to \$2,000,000/\$4,000,000 with no liability deductible
- Professional liability coverage provided for no additional charge
- Personal trainers covered for no additional premium
- Includes molestation and abuse coverage at \$100,000 per occurrence/\$300,000 aggregate limit
- Child sitting services covered for no additional premium
- Limited tanning bed liability coverage available
- Hired and non-owned auto liability coverage available
- Club members automatically included as additional insureds

Business Resource Center Advantages:

- Human resource services
- Background checks
- Payroll services
- Marketing resources

Additional Advantages:

- Unsurpassed service with a sense of urgency and care
- Same-day or next-day business morning claims acknowledgement
- Carriers are members of the Berkshire Hathaway Company

Claim Example:

Property Damage: 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.

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 \$25,000 in medical expenses and lost wages.

Email submissions to commercial@devonparkspecialty.com

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