

Fitness Express Product: Top Ten Reasons To Write With Us

Get your business in shape!

1. Professional liability coverage included at no additional premium
2. Unlike most carriers, we break out our classes so the risk matches the rate
3. Coverage for the following exposures is automatically included for no additional charge: Professional liability, molestation and abuse at a \$100,00/\$300,000 limit (increased limits available for a charge), child sitting services, personal trainers/aerobic instructors, four sport courts, jacuzzis, hot tubs, saunas and steam rooms
4. Credit available for the following:
 - No sports courts 5 percent
 - No shower facility 5 percent
 - No jacuzzi/hot tubs 5 percent
 - No treadmills 5 percent
5. Defense cost coverage provided outside the policy limit
6. Limited tanning bed liability coverage available
7. Club members automatically included as additional insureds
8. Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress.
9. Same day quote and binder turnaround
10. Have a center with lower sales and minimum exposure

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.

Additional Advantages:

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

Why Buy Fitness Center Insurance?

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.

Professional liability: A professional trainer at the fitness 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.

