

Exercise and Health Studio and Personal Trainer Program

Get your profits in shape.

Offered by our specialty carrier, rated **A+XV** by **A.M. Best**

Property and Liability Coverage available on monoline or package basis for health and exercise clubs including: exercise equipment clubs, aerobic studios, weight lifting gyms, personal trainers, masseuses/massage parlors, dance studios, and physical therapists. Childcare for club members while on premises is included.

CGL

Coverage available:

- Primary Limits up to \$3,000,000 Occurrence/Aggregate
- Liquor Liability
- Hired and Non-owned Auto
- Excess or Umbrella Limits up to \$25,000,000
- Included Coverages:
 - Medical Payments Coverage—\$5,000 Limit
 - Blanket Additional Insured Endorsement
 - Club Members as additional insureds
 - Errors and Omissions Coverage Part—Policy Limits
 - Sexual and Physical Abuse Coverage—\$25,000 per claim/
\$50,000 Aggregate (Higher optional limits available)

No deductible required.

Loss Prevention Brochure available.

Property

Coverage available:

- Building
- Contents
- Business Income
- Basic, Broad or Special Form
- Replacement Cost or ACV
- Equipment Breakdown
- Food Spoilage
- Inland Marine
- Accounts Receivable
- Computer Equipment
- Outside Signs
- Valuable Papers

Crime

Coverage available:

- Inside the Premises—Theft of Money and Securities
- Inside the Premises—Robbery or Safe Burglary of Other Property
- Outside the Premises



Contact us for fast, competitive quotes and first-rate service.