



Fitness Centers

We are in great shape to handle your Fitness Center business! Our product targets fitness centers with up to \$5 million in annual sales per location. Eligible classes include aerobic studios, corporate fitness centers, independently owned fitness centers and franchised fitness centers.



888-523-5545
USLI.CA

PRODUCT FEATURES

- ▶ Available as monoline liability or as a package
- ▶ Coverage for the following exposures is automatically included for no additional charge:
 - Professional liability
 - Abuse and molestation at a \$100,000/\$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
- ▶ Landlords, property managers, club members and mortgagees can be named as additional insureds for no additional charge
- ▶ General liability coverage with expanded definition of bodily injury to include mental anguish and emotional distress
- ▶ No liability deductible
- ▶ Low minimum premiums

ADDITIONAL ADVANTAGES

- ▶ Financial stability of a carrier rated A++ by AM Best
- ▶ Unsurpassed service with a sense of urgency and care

PACKAGE COVERAGES AVAILABLE

- ▶ Property values up to \$3 million in FUS grades 1-8
- ▶ Value Endorsement – 25 additional coverages for no charge
- ▶ Equipment breakdown – includes free boiler inspections if required in your jurisdiction
- ▶ Broad Form and replacement cost coverage is available
- ▶ Money and securities coverage
- ▶ Employee dishonesty coverage

OPTIONAL FEATURES AVAILABLE

- ▶ Limited coverage for tanning units
- ▶ Coverage for massage services
- ▶ Coverage for special events with up to 500 attendees
- ▶ Hired and non-owned auto coverage

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 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 200-kilogram 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 loss of wages.

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-ended another car, which caused \$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.

General liability: A customer slipped and fell in the entryway 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 for \$12,000 in medical expenses and loss of 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.

Abuse and molestation: 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.

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.



Access Free and Discounted Business Resources

Every USLI policy comes with access to the Business Resource Center (BRC). Policyholders can save time and money by utilizing BRC resources so they can focus on growing their business. The BRC can help with hiring and training, navigating personnel issues, managing business operations and more.



bizresourcecenter.ca