

Fitness Center Product

We are in great shape to handle your Fitness Center Business! Our product targets fitness centers with up to \$2,000,000 in annual sales per location. Eligible classes include aerobic studios, corporate fitness centers, independently owned fitness centers and franchised fitness centers.

PRODUCT FEATURES:

- ▶ Available as Monoline Liability or as a Package
- ▶ 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
 - 4 sport courts
 - Jacuzzis, Hot tubs, Saunas and Steam rooms
- ▶ Landlords, Property Managers, Club Members, 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

PACKAGE COVERAGES AVAILABLE:

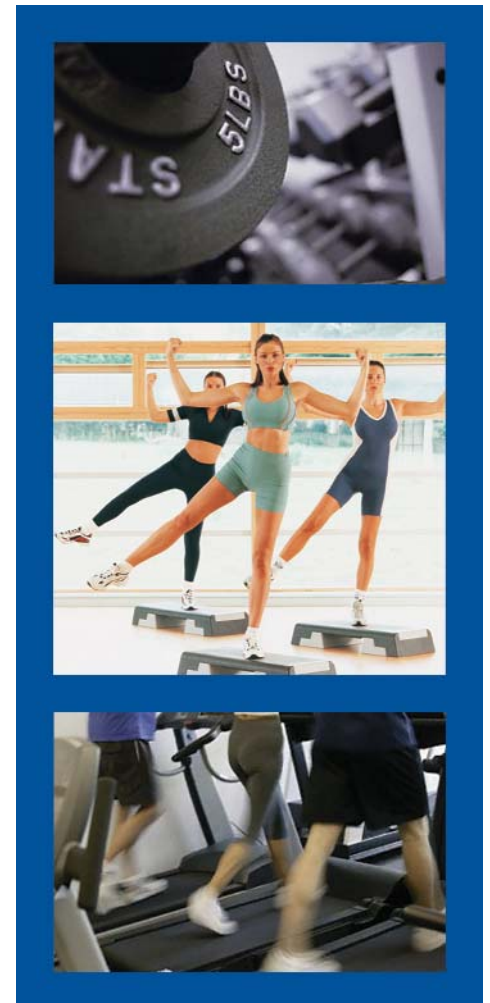
- ▶ Property coverage using ISO's broad April '02 coverage form
- ▶ Value Plus Endorsement - 15 additional coverages for one flat charge
- ▶ Equipment Breakdown - includes free boiler inspections if required in your jurisdiction
- ▶ Special Form and Replacement Cost coverage is available
- ▶ Money & Securities coverage
- ▶ Employee Dishonesty coverage

OPTIONAL FEATURES AVAILABLE:

- ▶ Limited coverage for tanning units
- ▶ Coverage for massage services
- ▶ Stop Gap Liability
- ▶ Coverage for special events with up to 500 attendees
- ▶ Hired and Non-owned Auto coverage

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote and binder turnaround



Fitness Express Package

For eligible risks, we offer a competitive package with discounted rates!

Our new Fitness Express Product targets 30-minute circuit training facilities, Pilates and Yoga studios.

THESE CENTERS HAVE THE FOLLOWING SPECIFIC CHARACTERISTICS*:

- ▶ Circuit resistance training and/or classes only
- ▶ Aerobics Studios
- ▶ Pilates/Yoga Studios

WITH:

- ▶ Up to 2,500 square feet
- ▶ Up to \$250,000 in annual receipts
- ▶ No shower facilities
- ▶ No child sitting exposure
- ▶ No tanning exposure

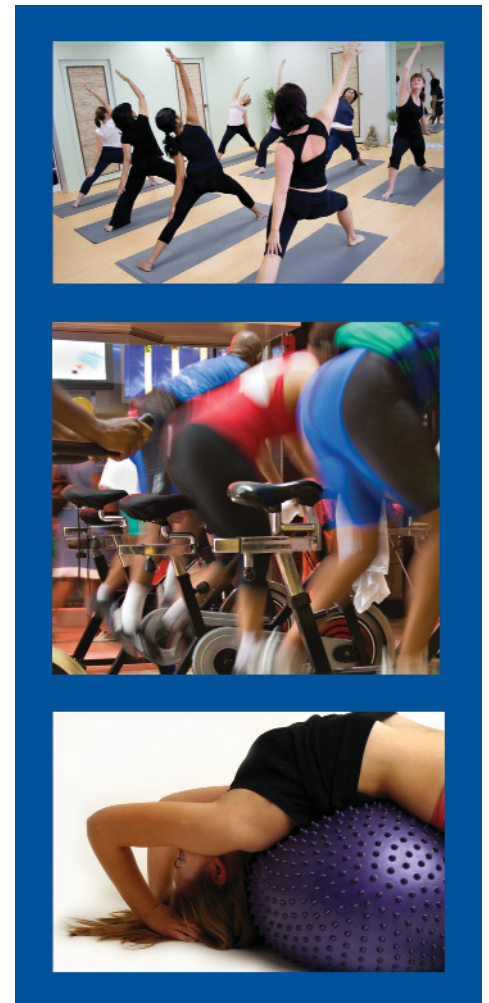
THIS PRE-PACKAGED PRODUCT AUTOMATICALLY INCLUDES:

- ▶ \$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 \$1M/2M with no deductible
- ▶ Professional Liability with limits equal to the General Liability limit
- ▶ Abuse & Molestation at a limit of \$100,000/\$300,000
- ▶ Coverage for personal trainers/fitness instructors while on our insured's premises

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

OPTIONAL FEATURES AVAILABLE:

- ▶ Hired and Non-owned Auto
- ▶ Employers Liability (Stop Gap)- available in AZ, GA, IL, MS, VT, & WI only
- ▶ Glass coverage
- ▶ Employee Dishonesty
- ▶ Additional Insured endorsements



Fitness Centers Product

This preferred product targets small to medium-sized Fitness Centers. We include the coverages that are vital to a Fitness Center's operations including Professional Liability, Molestation and Abuse, and Hired & Non-Owned Auto Liability, and Limited Tanning Bed Liability.



The HIT ZONE – *Our highest hit ratio*

- 📍 GENERAL LIABILITY
- 📍 Risks with up to \$250,000 in annual sales
- 📍 Risks with 500 members or less
- 📍 Risks with no child sitting services
- 📍 Risks with no losses or claims (excluding closed without payment) incurred in the past three years
- PROPERTY
- 📍 Risks with property limits of less than \$300,000
- 📍 Risks not requiring building coverage
- 📍 Risks with no losses or claims (excluding closed without payment) incurred in the past three years

ELIGIBLE RISK GENERAL LIABILITY

- ▶ Risks with up to \$2,000,000 in annual sales
- ▶ Risks with child sitting services
- ▶ Risks with massage services
- ▶ Risks with up to four tanning units
- ▶ No more than two losses or claims (excluding closed without payment) incurred in the past three years, and none involving allegations of abuse or molestation

PROPERTY

- ▶ Risks with property limits of up to
 - \$3,000,000 in protection class 1-8 (\$500,000 if cooking)
 - \$500,000 in protection class 9 –10 (\$200,000 if cooking)
 - \$500,000 per location in costal zones (wind exclusion applies)
- ▶ No more than two losses or claims (excluding closed without payment) incurred in the past three years

PRODUCT ADVANTAGES

- ▶ No liability deductible
- ▶ Ability to add Club Members, Managers/Lessors, or Mortgagees as additional insureds for no additional premium
- ▶ Ability to provide Professional Liability limits equal to the General Liability limit for no additional premium
- ▶ Ability to consider accounts with Massage services
- ▶ Ability to include coverage for Child Care services
- ▶ Ability to provide Limited Tanning Bed liability
- ▶ Ability to provide limits for Abuse & Molestation coverage equal to the General Liability limit
- ▶ Ability to provide Hired & Non-Owned Auto Liability
- ▶ Credits available for participation in Fitness associations
- ▶ Inspection costs paid by the United States Liability Insurance Group
- ▶ A.M. Best rated A++ carrier



Fitness Centers Product

INELIGIBLE RISKS

- ▶ GENERAL LIABILITY
- ▶ Risks with annual receipts exceeding \$2,000,000
- ▶ Risks that do not require memberships
- ▶ Risks that have had alleged or actual incidents regarding molestation or abuse
- ▶ Risks that are not staffed during all business hours
- ▶ Risks that are not requiring a signed Release/Waiver of liability
- ▶ Risks that are not requiring fitness staff to be CPR certified
- ▶ Risks that offer medical, chiropractic, physical therapy, or rehabilitation services
- ▶ Risks that are selling products under their own name or label
- ▶ Risks that alter health, diet or fitness products from their original packaging in any way
- ▶ Risks selling alcohol
- ▶ Risks that have trampoline, gymnastic equipment or rock climbing walls
- ▶ Risks that offer martial arts, kickboxing or similar "contact" activities
- ▶ Risks that have swimming pools
- ▶ Risks that do not have warning signs near and in clear view of all tanning units, hot tubs, Jacuzzis, saunas, steam rooms and fitness equipment
- ▶ Risks that do not maintain repair/service logs for all equipment
- ▶ Risks with prior, existing or pending bankruptcy in the past five years
- ▶ Risks located in Alaska and Louisiana

PROPERTY

- ▶ Risks with non-standard structures i.e. bubbles, domes, etc.
- ▶ Risks with aluminum or knob and tube wiring
- ▶ Risks that do not have 100% of the wiring on circuit breakers
- ▶ Risks with prior, existing or pending bankruptcy in the past five years
- ▶ Risks located in Alaska, Louisiana, and Hawaii

AVAILABLE LIMITS

- ▶ Maximum property value of \$3,000,000 in Protection class 1-8 (\$500,000 if cooking)
- ▶ Maximum property value of \$1,000,000 in protection class 9 –10 (\$200,000 if cooking)
- ▶ Coastal Zones up to \$500,000 per location (wind exclusion applies)
- ▶ Liability limits up to \$1,000,000 Occurrence / \$2,000,000 Aggregate
- ▶ Tanning Bed sub-limits are \$100,000/\$300,000
- ▶ Professional limits are \$1,000,000/\$2,000,000
- ▶ \$5,000,000 additional capacity available for Excess General Liability or Umbrella Coverage

Coverage	Limits of Insurance
Fire Department Service Charge	\$2,500
Electronic Data	\$25,000
Personal Effects and Property of Others	Up to Your Business Personal Property limit
Valuable Papers and Records - Cost of Research	\$25,000
Property Off-Premises	\$15,000
Outdoor Property	\$10,000
Fire Extinguishing Equipment Recharge	\$5,000
Arson Award	\$5,000
Account Receivable	\$25,000
Fine Arts	\$25,000
Employee Dishonesty	\$5,000
Money and Securities	\$5,000
Water Back Up at Sewer, Drain or Sump	\$5,000
Signs	\$10,000
Property in Transit	\$10,000

Fitness Center Product

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
- ▶ Your hot tub causes a severe skin reaction
- ▶ One of your patrons drops their child off with your sitting center and the child breaks a finger
- ▶ 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
- ▶ In order to increase membership, you host a function at a local mall and while it is going on, someone trips over cords that were not secured properly

Why should you choose our Fitness Center Product?

The following are important features; make sure you have them all:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Professional Liability Coverage provided for no additional charge	✓	?
Includes Molestation & Abuse Coverage at \$100,000 per occurrence / \$300,000 Aggregate limit for no additional charge	✓	?
Defense Cost coverage provided outside the limit of liability ?	✓	?
Personal Trainers covered for no additional charge	✓	?
Child Sitting services covered for no additional charge	✓	?
Limited Tanning Bed Liability coverage available	✓	?
Non-owned and Hired Auto Liability coverage available	✓	?
Automatically included Club Members as Additional Insureds	✓	?
Landlords can be included as additional insureds for no additional premium	✓	?
No liability deductible	✓	?
Expanded definition of Bodily Injury to include sickness or disease caused by mental anguish or emotional distress - See L-610?	✓	?

WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ 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).

Fitness Express

THIS PRE-PACKAGED PRODUCT TARGETS:

- ▶ 30 Minute Circuit Training Facilities
- ▶ Pilates Studios
- ▶ Yoga Studios
- ▶ Aerobics Studios

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	OUR GROUP	COMPETITORS' POLICY
\$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 & 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	✓	?

Insure your financial well-being with a stable Company that will be there to pay your claim.