

FITNESS CENTER PRODUCT

- ⦿ Health clubs, gyms, circuit training, yoga, and Pilates studios
- ⦿ Risks with up to \$2,000,000 in annual sales and four sport courts four tanning units
- ⦿ Offers incidental massage or child sitting services
- ⦿ New ventures are eligible



PRODUCT ADVANTAGES

- ▶ Professional liability coverage provided for no additional charge
- ▶ Includes molestation and abuse coverage at \$100,000 per occurrence/\$300,000 aggregate limit for no additional premium
- ▶ Defense cost coverage provided outside the limit of liability
- ▶ Personal trainers covered for no additional premium
- ▶ 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
- ▶ Ability to include landlords 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

SUBJECT TO UNDERWRITING REVIEW

Up to one loss or claim per coverage line incurred in the past three years

AVAILABLE LIMITS

- ▶ Property values up to:
 - \$3,000,000 in protection classes 1–8
 - \$500,000 in protection classes 9–10
 - \$1,000,000 in coastal zones (excluding wind and hail coverage)
- ▶ General liability up to \$1,000,000 occurrence/\$2,000,000 aggregate
- ▶ Excess general liability or umbrella up to \$5,000,000
- ▶ Hired and non-owned auto liability up to \$1,000,000 (equal to the general liability occurrence limit; not available in AZ, GA, IL, MS, VT or WI)

DEDUCTIBLES

- ▶ General liability deductible is \$0
- ▶ Property deductible starts at \$1,000



BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See www.usli.com/brc for a full list of available business solutions

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Rock climbing activities
- ▶ Trampoline or rebounding devices larger than 14 inches in diameter or more than 12 inches off the ground
- ▶ Chiropractic, physical therapy or rehabilitation services
- ▶ Members and guests are not required to sign a release/waiver of liability
- ▶ Personal trainers and aerobics instructors are not required to be certified
- ▶ Gymnastics instruction
- ▶ Diet or weight loss clinics
- ▶ Offers/Allows contact martial arts
- ▶ Located in AK, LA or WV

Note: Ineligible risk characteristics include, but are not limited to those listed above.

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

