

FITNESS CENTER PRODUCT

- Ⓢ Fully equipped gyms, fitness studios, virtual fitness operations
- Ⓢ Corporate, franchise, and independently owned fitness centers
- Ⓢ Risks with up to \$5 million in annual sales
- Ⓢ New ventures eligible
- Ⓢ Eligible for phone and web quoting



PRODUCT ADVANTAGES

- ▶ Fitness centers with jacuzzis, saunas, showers, indoor pools (excluding CA), sport courts, massage services, tanning units, child sitting, 24-hour operations (subject to additional eligibility requirements)
- ▶ Medical payments coverage for athletic participants
- ▶ Blanket additional insured
- ▶ Off-premises coverage included
- ▶ Theft automatically included at no charge
- ▶ Fitness-related Special Event coverage included (dependent on event and coverage requested)

SUBJECT TO UNDERWRITING REVIEW

Up to two losses incurred in the past three years (or up to one loss in excess of \$10,000)

AVAILABLE LIMITS

- ▶ Property values up to:
 - \$3 million in protection classes 1–8
 - \$500,000 in protection classes 9–10
 - \$1 million in coastal zones (excluding wind and hail coverage)
- ▶ General liability up to \$1 million occurrence/\$3 million aggregate
- ▶ Professional Liability automatically included at no charge
- ▶ \$100,000/\$300,000 abuse and molestation coverage included at no charge (higher limits available for a charge)
- ▶ Excess general liability or umbrella up to \$5 million
- ▶ Hired and non-owned auto liability (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.bizresourcecenter.com for a full list of available business solutions

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Activities that include sparring e.g., martial arts
- ▶ Fitness instruction of children under the age of 12
- ▶ Gymnastics and tumbling
- ▶ 24-hour operations without a CPR certified employee on premises at all times
- ▶ Chiropractic, physical therapy or rehabilitation services provided by direct employees
- ▶ Personal trainers and aerobics instructors are not required to be certified
- ▶ Overnight retreats, outdoor excursions
- ▶ Diet or weight loss clinics
- ▶ Cryotherapy, cold therapy
- ▶ Any risk 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 888.845.1637 OR VISIT APOGEEINSGROUP.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. USLI companies are members of the Berkshire Hathaway family of companies and have an A++ Superior rating for financial stability from A.M. Best. The insuring company names are United States Liability Insurance Company, Mount Vernon Fire Insurance Company, and U.S. Underwriters Insurance Company.