

Insurance for Fitness Facilities

This coverage is designed for businesses operating as fitness facilities. A wide range of facilities are eligible for this program, from small 1,200 square foot personal training studios to big box facilities with a full range of equipment and amenities.

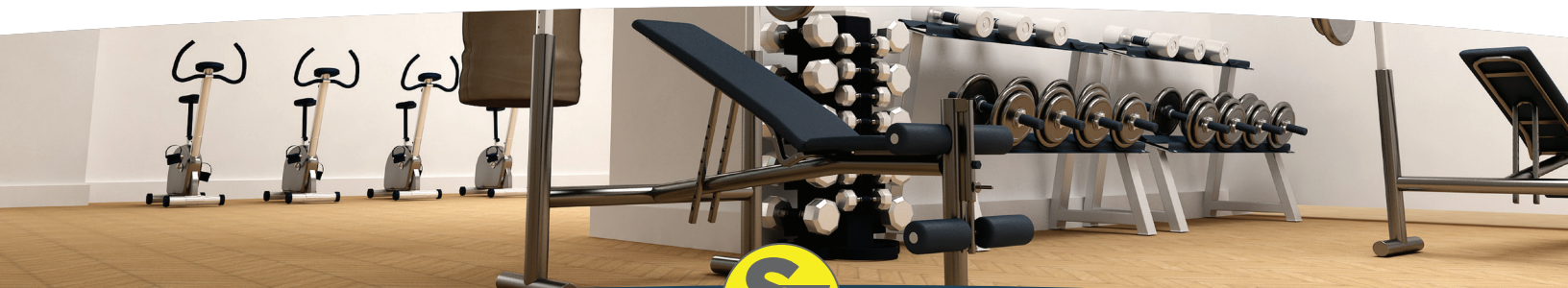
Target Classes

- Gyms & Fitness Centers
- Yoga Studios
- Dance Schools & Studios
- Racquet Clubs
- Tennis Centers
- Fitness Management Firms
- Pilates Studios
- Aerobics Studios
- Group Trainers
- Martial Arts Studios
- Group Exercise Instructors
- 24 Hour Clubs

Commercial General Liability

Each Occurrence, Includes Professional Liability	\$2,000,000*
General Aggregate	\$4,000,000*
Personal and Advertising Injury Limit	\$2,000,000*
Fire Damage Limit - any one fire	\$2,000,000*
Abuse or Molestation Defense Cost - per occurrence	\$1,000,000*
Medical Expense - including participants	\$10,000

* Lower limits available. Umbrellas are available if SFIC writes the underlying GL.



SPORTS & FITNESS
INSURANCE CORPORATION

Commercial Property (Optional Optimum Endorsement)

Property of Others in your care, custody and control	Included in Business Personal Property Definition
Building Plate Glass	Included in Business Personal Property Definition
Outdoor signs, attached and detached	Included in Building definition
Outdoor signs, attached and detached, if no building coverage	\$50,000 for owned signs or signs for which insured has contractual responsibility due to lease
Sewer, Drain, Sump Back-up (other than flood)	\$50,000/premises (direct damage and lost income)
Equipment Breakdown	Optional

Coverage provided under this program includes:

Commercial General Liability: Provides premises protection for any claims arising from the facilities you own, rent or occupy. You are indemnified for alleged negligence resulting in bodily injury, property damage or personal injury.

Professional Liability: Protects you against bodily injury to a client resulting from a failure to render “professional services,” defined as “the providing of physical training, fitness counseling and nutritional counseling for a fee.”

Personal Injury: Protects against suits involving libel, slander and wrongful invasion of privacy.

Advertising Injury: Protects against claims arising out of misappropriation of advertising ideas such as the infringement of copyright on titles or slogans committed in the course of advertising your services.

Limited Cyber Liability: Provides Personal and Advertising Injury coverage for incidents that result from an unauthorized person hacking into your computer network or website.

Abuse or Molestation: Pays to defend insured against allegations of sexual misconduct.

Medical Payments: Reimburses a third party for medical expenses incurred as a result of bodily injury. Unlike most GL policies, our policy includes coverage for Athletic Participants.



SPORTS & FITNESS
INSURANCE CORPORATION