

# Insurance for Fitness Professionals

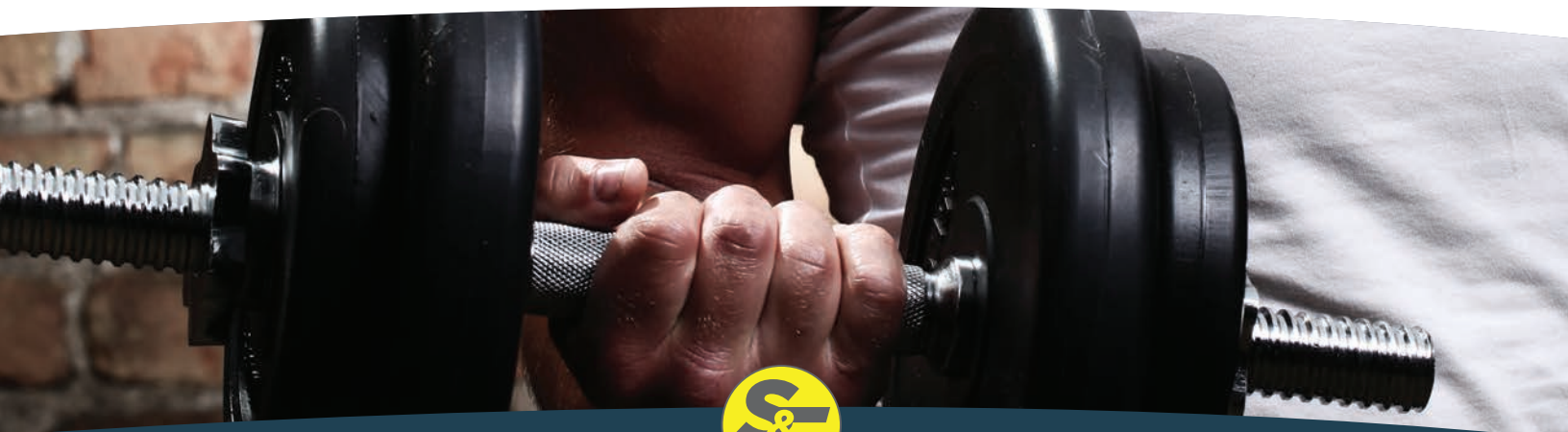
This coverage is designed for fitness professionals working as personal trainers as well as instructors of exercise programs, including pilates, yoga, martial arts or similar fitness programs. Coverage follows the instructor wherever they work in the US, whether they operate out of a single club, multiple clubs or even at a public facility such as the local park.

## Commercial General Liability

	Option 1	Option 2
Each Occurrence .....	\$500,000	\$1,000,000
General Aggregate (Other than Products-completed Operations) .....	\$1,000,000	\$2,000,000
Professional Liability - Each occurrence limit.....	\$500,000	\$1,000,000
Professional Liability - General Aggregate Limit .....	\$1,000,000	\$2,000,000
Abuse or Molesation Defense Cost - per occurrence .....	\$100,000	\$100,000
Abuse or Molesation Defense Cost - aggregate.....	\$300,000	\$300,000
Medical Expense - including participants.....	\$10,000	\$10,000
Premium.....	\$160	\$185
Part time substitute instructor (5 hours or less per week).....	\$25	\$25
Additional Insured (Gyms, studios, or clubs where you teach).....	\$25	\$25

\*Higher limit available at [www.sportsfitness.com](http://www.sportsfitness.com)

**Apply at [www.sportsfitness.com](http://www.sportsfitness.com) – receive immediate proof of coverage.**



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## **Group Exercise Instructors**

Independent Contractors working as group exercise instructors are eligible for discounted rates. *However, personal trainers that work one on one with clients are not eligible for this classification.*

### **Commercial General Liability**

	<b>Option 1</b>	<b>Option 2</b>
Each Occurrence, Includes Professional Liability.....	\$1,000,000	\$2,000,000
General Aggregate.....	\$2,000,000	\$2,000,000
Personal and Advertising Injury Limit.....	\$1,000,000	\$2,000,000
Fire Damage Limit - any one fire.....	\$1,000,000	\$2,000,000
Abuse or Molesation Defense Cost - per occurrence.....	\$100,000	\$100,000
Abuse or Molesation Defense Cost - aggregate.....	\$300,000	\$300,000
Medical Expense - including participants.....	\$10,000	\$10,000
Premium.....	\$120	\$135
Part time substitute contractor (5 hours or less per week).....	\$25	\$25
Additional Insured (Gyms, studios, or clubs where you teach).....	\$25	\$25

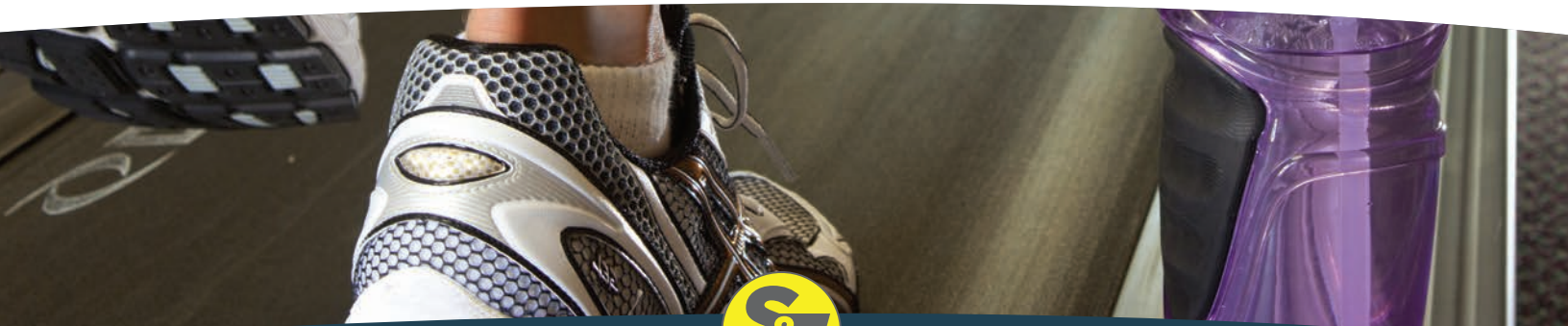
### **Coverage provided under this program includes:**

**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 arising 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.



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