

# Exercise and Health Studio and Personal Trainer Program

## Get your profits in shape

Property and liability coverage available on a monoline or package basis for health and exercise clubs, including: exercise equipment clubs, aerobic studios, weight-lifting gyms, personal trainers, masseuses/massage parlors, dance studios, pilates, martial arts, yoga, physical therapists and swim instructors. Childcare for club members while on premises is included.

## Program features

### CGL

#### Coverage available:

- Primary limits up to \$3,000,000 occurrence/\$5,000,000 aggregate
- Hired and non-owned auto
- Liquor liability
- Network security
- Excess or umbrella limits up to \$25,000,000
- Included coverages:
  - Medical payments coverage — \$5,000 limit
  - Club members as additional insureds
  - Errors and omissions coverage part — policy limits
  - Sexual and physical abuse coverage — \$50,000 per claim/\$100,000 aggregate (higher optional limits available)

No deductible required.

Loss prevention brochure available.

### Property

#### Coverage available:

- Building
- Business personal property
- Business income
- Basic, broad or special form
- Replacement cost or actual cash value
- Equipment breakdown
- Food spoilage
- Inland marine
- Accounts receivable
- Computer equipment
- Outside signs
- Valuable papers

### Crime

#### Coverage available:

- Inside the premises — theft of money and securities
- Inside the premises — robbery or safe burglary of other property
- Outside the premises



*Contact us for fast, competitive quotes  
and first-rate service.*

Type your agency information here.