

EXERCISE & HEALTH STUDIO

And Personal Trainer too!

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.

Here are some General Liability coverages available:

- **Primary limits up to \$3,000,000 occurrence/ \$5,000,000 aggregate**
- **Excess or umbrella limits up to \$25,000,000**
- **Network security**
- **Liquor liability**
- **Hired and non-owned auto**
- **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)

Property Coverage Available:

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

NO DEDUCTIBLE REQUIRED!
Loss prevention brochure available.

CONTACT US FOR MORE INFORMATION TODAY



Arizona Office

Office Toll (800) 848-8860 | Local (480) 991-7889
Fax (866) 240-8807 | (480) 948-1394
colonialins@colgen.com

Utah Office

Office Toll (800) 594-8900 | Local (801) 290-1144
Fax (800) 332-9285 | (801) 290-1160
www.colonialgeneral.com