



# PRODUCT HIGHLIGHTS

## FITNESS STUDIOS (Fitness Studios, Clubs, Gyms and Trainers)

### Benefits of this Program

Philadelphia Insurance Companies subscribe to the belief that fitness is a key ingredient to wellness. Because we practice physical fitness in our lifestyle and have specialized in this growing industry, we understand how to provide broad-form insurance coverage to Fitness Studios across the United States. For all your fitness studio needs, visit our website [www.phly.com](http://www.phly.com)

### Key Benefits

#### General Liability and Professional Liability

- Comprehensive General Liability and Professional Liability – Limits to \$1,000,000 each occurrence/\$3,000,000 aggregate (higher limits available)
- Abuse and Molestation coverage included
- Coverage day spa services and tanning beds included
- Coverage extended to contracted professionals
- Coverage for 24 hour facilities
- Coverage for day nursery exposures included

#### Property

- Property coverage afforded for Automatic External Defibrillators (AED) - \$5,000 limit
- Special Causes of Loss coverage on buildings, contents, business income and extra expense
- Coverage extended to include property of customers in your care, custody or control - \$10,000
- Coverage for outdoor pools and court surfaces
- Spoilage - \$25,000
- Signs (attached or unattached) - \$25,000
- Precious metals, including trophies - \$5,000
- Business income and extra expense - \$100,000
- Pollutant clean-up and removal - \$25,000

#### Automobile

- Owned auto
- Hired and non-owned auto
- Hired car physical damage
- Rental Reimbursement for private passenger vehicles

#### Crime and Fidelity

- Theft, Disappearance and Destruction - \$10,000
- Forgery or Alteration
- Employee Dishonesty

#### Umbrella/Excess Liability

- Limits up to \$15,000,000 available

#### Bell Endorsement

- Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement and \$1,500 Travel Delay Reimbursement

#### Crisis Management Enhancement Endorsement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a crisis

#### Loss Control Services

- Product specific web-based loss control solutions through [www.losscontrol.com](http://www.losscontrol.com)
- Free On-line interactive Defensive Driver Training course and examination
- Regular E-Flyer communications on current Loss Control issues and Large Loss Lessons Learned
- Strategic partnership with best in class vendor for discounted background & motor vehicle record (MVR) checks

#### Documents Required for Proposal

- Completed, signed and dated Fitness Studios application (includes Fitness Studios, Fitness Centers, and Health Clubs)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Brochure, advertising materials or website information

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# FITNESS STUDIOS - *continued*

## Service

- Clients are serviced by our home office as well as our Fitness and Wellness Insurance office

## Payment Terms

- Interest-free installments available

## Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A+ (Superior) by A.M. Best. Nationally recognized as a member of Ward's Top 50. Forbes Magazine has recognized the Companies as one of the 400 Best Big Companies in America



*For all your day spa insurance needs,  
please visit our website at [www.phly.com](http://www.phly.com)*

## 800.395.8075

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