



PRODUCT HIGHLIGHTS

HEALTH AND FITNESS

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 for health clubs and fitness centers across the United States. For all your health and fitness needs, visit our website PHLY.com.

Key Benefits

General Liability

- Comprehensive General Liability – Limits to \$1,000,000 each occurrence/\$3,000,000 aggregate
- Premises Liability
- Special Events coverage outside the club is included for the entity and professional instructors or consultants
- Personal Injury Liability
- Coverage extended to contracted professionals for additional premium
- Employee Benefits Liability
- Coverage for tanning available
- Liquor Liability coverage available
- Abuse or Molestation coverage available

Professional Liability

- Health and Fitness Professional Liability coverage form – limits available up to \$1,000,000 per professional incident and \$3,000,000 aggregate
- Coverage extended to entity and employed professionals including lifeguards, racket sports instructors, aerobic & fitness instructors

Property

- Blanket limits with large in-house capacity
- 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

Umbrella/Excess Liability

- Large Excess Limits available

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

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, and 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 LossControl.com
- Free online 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 PHLY Health and Fitness Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Copy of health club membership application, including waiver language
- Copy of medical disclosure
- Brochure, advertising materials and website information

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HEALTH AND FITNESS - *continued*

Service

- Clients are serviced by both our Home Office staff as well as our Regional Offices located throughout the country

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 PHLY as one of the 400 Best Big Companies in America

Payment Terms

- Interestfree installments available for accounts that generate at least \$2,000 in premium

For more information about our products and services please visit us at PHLY.com

800.873.4552

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. © 2007-2011 Philadelphia Insurance Companies, All Rights Reserved.



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