



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 www.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, nurses, dietitians, physical therapists, 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

- Limits up to \$15,000,000 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 \$25,000 limits each for Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Counseling Fee, Temporary Meeting Space Reimbursement, Image Restoration and Counseling, Donation Assurance, Business Travel and \$50,000 limits each for Kidnap Expense and Key Individual Replacement Expenses

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
- 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

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HEALTH AND FITNESS - *continued*

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

Service

- Clients are serviced by both our home office staff as well as our regional offices located throughout the country

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

800.873.4552

This document is provided for promotional and informational purposes only. For an actual description of coverages, terms and conditions refer to the insurance policy. Coverage may not be available in all states. Issuance of coverage is subject to underwriting by the Philadelphia Insurance Companies.

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

Payment Terms

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



PHLY.com

