



# Fitness Center Product

## WHY DO FITNESS CENTERS NEED TO PURCHASE INSURANCE?

- ▶ One of your patrons places a weight back into its holder and it collapses on their feet
- ▶ Your hot tub causes a severe skin reaction
- ▶ One of your patrons drops their child off with your sitting center and the child breaks a finger
- ▶ The advice and instruction you give to one of your patrons causes damage to them
- ▶ One of your patrons is claiming they were sexually abused by one of your employees
- ▶ In order to increase membership, you host a function at a local mall and while it is going on, someone trips over cords that were not secured properly

Why should you choose our Fitness Center Product?

The following are important features; make sure you have them all:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Professional Liability Coverage provided for no additional charge	✓	?
Includes Molestation & Abuse Coverage at \$100,000 per occurrence / \$300,000 Aggregate limit for no additional charge	✓	?
Defense Cost coverage provided outside the limit of liability ?	✓	?
Personal Trainers covered for no additional charge	✓	?
Child Sitting services covered for no additional charge	✓	?
Limited Tanning Bed Liability coverage available	✓	?
Non-owned and Hired Auto Liability coverage available	✓	?
Automatically included Club Members as Additional Insureds	✓	?
Landlords can be included as additional insureds for no additional premium	✓	?
No liability deductible	✓	?
Expanded definition of Bodily Injury to include sickness or disease caused by mental anguish or emotional distress - See L-610?	✓	?

## WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).