



PRODUCT HIGHLIGHTS

HEALTH, FITNESS & WELLNESS

Benefits of this Program

Philadelphia Insurance Companies (PHLY) subscribes 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, Fitness, and Wellness needs, visit our website PHLY.com.

Key Benefits

General Liability

- Comprehensive General Liability - limits to \$1M per occurrence/\$3M 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, Fitness, and Wellness Professional Liability coverage form - limits available up to \$1M per professional incident and \$3M aggregate
- Coverage extended to entity and employed professionals including lifeguards, racket sports instructors, aerobic and 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/non-owned/hired 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"

Risk Management Services

- Product specific web-based Risk Management Services solutions through PHLY.com/RMS
- Free online interactive Defensive Driver Training course and examination
- Regular e-flyer communications on current Risk Management Services 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, FITNESS & WELLNESS - *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 PHLI as one of the 400 Best Big Companies in America

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

800.873.4552 | **PHLY.com**

The PHLI *Difference*

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