



10 REASONS WHY

FITNESS AND WELLNESS INSURANCE

10 Reasons Why to pick Fitness and Wellness Insurance

1. **Market Leader:** With over 20 years of experience insuring fitness businesses and individuals we understand the exposures facing the industry and can cover them better than the competition
2. **Superior Financial Strength:** A+ Rating from A.M. Best
3. **Customer Service:** Our customer call center is experienced in handling fitness related policies and questions and is available from 7AM PST to 5 PM PST
4. **Broadest Coverage:** Our policies provide broad coverage for fitness related exposures such as 24 hour studios, day nurseries and tanning beds
5. **Broad Underwriting Appetite:** Coverage is available for a wide variety of fitness related businesses such as Fitness Trainers/Studios, Yoga Instructors/Studios, Martial Arts Studios and Day Spas
6. **Specialized Loss Control Services:** Available on-line loss control resources at www.losscontrol.com
7. **Direct Bill:** Interest-free direct bill installment plans available for businesses
8. **Endorsed by Associations:** Our programs are endorsed by major U.S. Fitness Associations nationwide
9. **One stop shopping for all of your insurance needs:** General Liability, Professional Liability, Property and Abuse and Molestation
10. **Complementary Coverages Available:** Including Directors and Officers, Employment Practices Liability, Fleet Auto and Umbrella



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Mission Statement

PHLY is a team of motivated, high achievers committed to delivering innovative products and unsurpassed service to niche insurance markets. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholders. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.



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