



10 REASONS WHY

FITNESS STUDIOS (Fitness Studios, Clubs, Gyms and Trainers)

10 Reasons to Choose Philadelphia Insurance Companies for Fitness Studios

1. General and Professional Liability with limits of \$1,000,000 per occurrence and \$3,000,000 aggregate (higher limits available)
2. Over 20 years of experience insuring fitness studios and personal trainers
3. Coverage for contracted professionals included
4. Coverage for 24 hour studios available
5. Coverage for day nursery exposures included
6. Coverage for day spa services and tanning beds included
7. Abuse and Molestation coverage included
8. Business income/Extra expense limit of \$100,000 included as part of our Elite Property Form
9. Property coverage afforded for Automatic External Defibrillators (AED) – \$5,000 limit
10. Interest-free installments available



800.395.8075

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.

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PHLY BELL ENDORSEMENT - PHLY Bell endorsement includes \$25,000 limits each for Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Consulting 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 ENDORSEMENT - \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"



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