

# PRODUCT HIGHLIGHTS

## FITNESS INSTRUCTORS & PERSONAL TRAINERS

### 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 to Fitness Instructors and Personal Trainers across the United States. For all your Fitness Instructor and Personal Trainer needs, visit our website at [PHLY.com](http://PHLY.com).

### Key Benefits

#### General and Professional Liability

- Comprehensive General Liability and Professional Liability - limits to \$1M each occurrence/\$3M aggregate (higher limits available)
- Over 20 years of experience insuring fitness studios, personal trainers, and health clubs
- Coverage for personal trainers, pilates/dance/martial arts instructors, and many other disciplines
- Coverage provided on and off premises
- Coverage extended to contracted professionals
- Customer Service Call Center available to address all policyholder concerns
- User-friendly online application

### Risk Management Services

- Product specific web-based Risk Management Services solutions through [PHLY.com/RMS](http://PHLY.com/RMS)
- 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

### Document Required for Proposal

- Online Fitness Instructors and Personal Trainers application

### Service

- Clients are serviced by our Home Office staff as well as our Fitness and Wellness Insurance office

### 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

- Credit card payment due at time of binding

*For more information about our products and services please visit us at [PHLY.com](http://PHLY.com)*



800.873.4552 | [PHLY.com](http://PHLY.com)

The PHLY *Difference*

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