



# CLAIM SCENARIOS

## HEALTH & FITNESS CLUBS (MEMBERSHIP BASED OPERATIONS)

### \$8,039

A dryer caught fire in a locker room causing smoke damage to the club. The insured had to purchase a residential dryer to get the club operational. The club was rendered inoperable for 3 days. Business Income coverage was able to cover the lost revenue and Property coverage covered the cost to repair and replace the dryer.

### \$18,015

A pipe burst in the club's pool control room shorting out electrical boxes and causing the pool to have to be drained and cleaned. The insured contacted a contractor and he advised that a pipe broke in the pool room and caused a fire in the electrical box, damaging all parts. While the electric was out, filtration stopped and therefore the pool needed to be drained and re-filled. During the course of the repairs, and after electrical panel boxes were replaced, the insured re-started the pool for operation. The pool pump, water heater, and furnace were also damaged by the water and subsequent power outage. Property coverage covered losses.

### \$38,775

The claimant was injured when the handlebars of the spin bicycle he was using collapsed, causing him to fall. The spin class instructor started the class with instructions as to safety and form, as she does with each session. It is each member's responsibility to tighten and adjust their bike prior to use. She instructed plaintiff, as a new participant, to remain in the bicycle seat for the first session. However, plaintiff attempted to do a "standing flat" maneuver and incorrectly placed his weight on the handlebars.

### \$11,240

Two tennis court domes are attached to the insured's building. Portable light fixtures toppled over in the domes. When the light fixtures toppled over they collapsed onto a container that was storing tennis balls. When the dome collapsed, glass broke, and some of the tennis balls were embedded with glass and became a hazard. All damaged property needed to be replaced.

### \$45,000

Claimant was doing a boot camp style workout. The trainer had instructed the individual to pick up a kettle bell and had gone on to set-up a new exercise while the claimant completed the circuit. Claimant dropped the weight and sustained a broken right foot. Injured party claimed negligent supervision.

### \$1,500,000

A member was swimming laps in a guarded pool. The lifeguard was not paying attention when the individual suffered a heart attack and was submerged for 2 minutes prior to being identified. The claimant suffered brain damage and a lawsuit was brought against the club by his family.

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