



Liability Coverage for

HEALTH & EXERCISE STUDIOS

REASONS WE ARE YOUR MARKET OF CHOICE FOR HEALTH & EXERCISE STUDIOS:

Offer Comprehensive General Liability, Professional Liability and Property

- ◆ Directors and Officers Liability now available
- ◆ Hired and Non-Owned Auto available
- ◆ Employees as Insureds by endorsement
- ◆ Property Enhancement form available
- ◆ Receipts for juice/snack bar and babysitting services included
- ◆ Target risks that can be covered include Facilities with and without equipment; Facilities with swimming pools; Personal Trainers; Physical Therapists; and Nutritionists

PRODUCT HIGHLIGHTS

General Liability

- ◆ GL limits available up to \$2,000,000 each occurrence / \$2,000,000 aggregate
 - Defense is OUTSIDE the limits
- ◆ Sexual Molestation limits included – \$25,000 / \$50,000
 - Defense is OUTSIDE the limits
- ◆ Optional Sexual Molestation limits available up to \$1,000,000 / \$1,000,000
- ◆ Zero Deductible standard
- ◆ Damage to Premises Rented to You up to \$100,000
- ◆ Medical Payments up to \$5,000
- ◆ Occurrence – based coverage
- ◆ Additional Insureds available

Property

- ◆ Commercial Property is available for Buildings; Business Personal Property; and Loss of Earnings
- ◆ Property Extension/Enhancement endorsement includes personal effects and property of others, valuable papers, property off premises, signs, sewer and drain backup, etc.
- ◆ Property Floaters available to cover Equipment and Tools



Your business needs firm coverage . . .

We are a strong partner for
Health & Exercise related businesses
with coverage provided through
a carrier rated A+ Superior.

10/2010

NeitClem
WHOLESALE INSURANCE
BROKERAGE, INC.



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