



Insurance Services, Inc.

ABRAM INTERSTATE INSURANCE SERVICES, INC.

2211 Plaza Drive, Suite 100

Rocklin, CA 95765

Phone: 800 955 4465 Fax: 9167807181

Fitness Center Product

We are in great shape to handle your Fitness Center Business! Our product targets fitness centers with up to \$2,000,000 in annual sales per location. Eligible classes include aerobic studios, corporate fitness centers, independently owned fitness centers and franchised fitness centers.

PRODUCT FEATURES:

- ▶ Available as Monoline Liability or as a Package
- ▶ Highly competitive rates for General Liability, Professional Liability and Molestation and Abuse coverage
- ▶ Coverage for the following exposures is automatically included at no charge
 - Child sitting services
 - Personal Trainers/Aerobic Instructors
 - 4 sport courts (additional courts available for a charge)
 - Jacuzzis, Hot tubs, Saunas and Steam rooms
- ▶ Club Members, Landlords, Property Managers, Mortgagees are named as Additional Insureds
- ▶ General Liability coverage with expanded definition of Bodily Injury to include Mental Anguish and Emotional Distress
- ▶ No Liability Deductible
- ▶ Low minimum premiums

PACKAGE COVERAGES AVAILABLE:

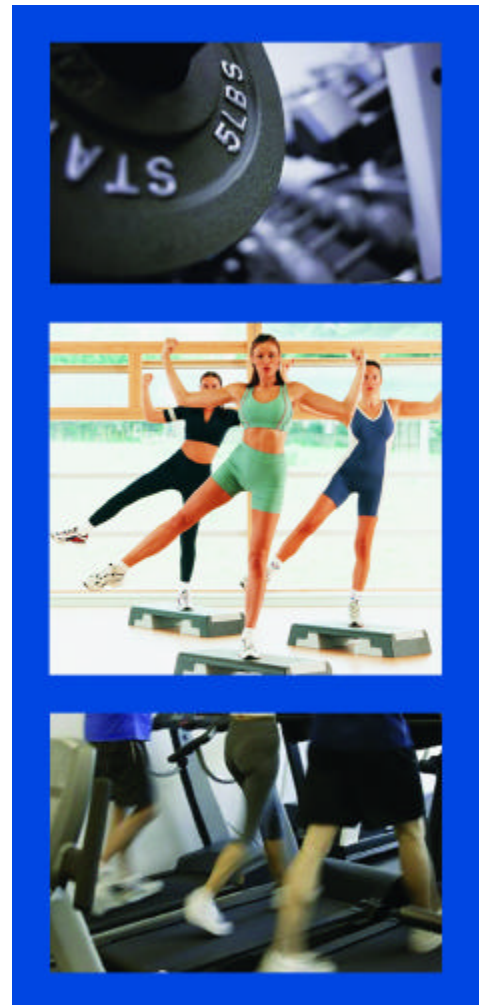
- ▶ Property coverage using ISO's broad April '02 coverage form
- ▶ Value Plus Endorsement - 14 additional coverages for one flat charge
- ▶ Equipment Breakdown - includes free boiler inspections if required in your jurisdiction
- ▶ Special Form and Replacement Cost coverage is available
- ▶ Money & Securities coverage
- ▶ Employee Dishonesty coverage

OPTIONAL FEATURES AVAILABLE:

- ▶ Coverage for tanning units
- ▶ Coverage for massage services
- ▶ Stop Gap Liability
- ▶ Coverage for special events for up to 500 attendees
- ▶ Hired and Non-owned Auto coverage

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Quick binder confirmation





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Fitness Centers — Package

Fitness or Exercise Facilities44315

This product targets small to medium-sized Fitness Centers. Rates are based on annual sales. There are a number of coverages included that are vital to the Fitness Center industry including Professional Liability, Molestation and Abuse and Tanning Bed Liability. We also offer options to include Hired & Non-Owned Auto Liability, Massage Services and Child Care Services.



The HIT ZONE – *Our highest hit ratio*

- 🎯 Up to 500 members
- 🎯 Up to \$250,000 in annual sales
- 🎯 No building coverage
- 🎯 No commercial cooking
- 🎯 Property limits less than \$300,000
- 🎯 No losses or claims (excluding closed without payment) incurred in the past five years (Liability), three years (Property)

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ Up to 2,000,000 in annual sales
- ▶ No more than two losses or claims per coverage part (excluding closed without payment) incurred in the past five years (Liability), three years (Property)

INELIGIBLE RISKS

- ▶ Applicants with swimming pools
- ▶ Any physical therapy, chiropractic or rehabilitation services
- ▶ Any alcohol sales
- ▶ Any products sold under the applicant's name or label
- ▶ Any contact martial arts or boxing activities
- ▶ Any wall climbing activities
- ▶ Applicants with trampoline or gymnastics activity or instruction
- ▶ Risks in operation less than 3 years with property values over \$250,000
- ▶ Risks with non-standard structures i.e. bubbles, domes, etc.
- ▶ Risks that do not have 100% of the wiring on circuit breakers
- ▶ Risks with aluminum or knob and tube wiring
- ▶ Risks located in: Alaska, Hawaii or Louisiana
- ▶ Any prior, existing or pending bankruptcy within the last 5 years
- ▶ Risks that do not require annual memberships. (Except when there is a written guest policy in effect)

Fitness Centers — Package

PRODUCT ADVANTAGES

- ▶ A.M. Best rated A++ carrier
- ▶ Can consider accounts with Massage services
- ▶ Ability to include coverage for Child Care services
- ▶ Professional Liability equal to the General Liability
- ▶ Options available for Tanning Liability
- ▶ Options available for Abuse & Molestation coverage
- ▶ Hired and Non-Owned Auto Liability available
- ▶ Credits available for various attributes such as favorable loss experience and participation in Fitness associations
- ▶ Offered only through the Professional Wholesaler
- ▶ Inspection costs paid by the United States Liability Insurance Group

AVAILABLE LIMITS

- ▶ Property authority for protection class 1-8 is \$3,000,000 amount subject (\$500,000 if cooking)
- ▶ Property authority for protection class 9-10 is \$500,000 amount subject (\$200,000 if cooking)
- ▶ Coastal Zone up to \$250,000 (wind exclusion applies)
- ▶ Liability authority limits are \$1,000,000/2,000,000 for General Liability
- ▶ Tanning sub-limits are \$100,000/300,000
- ▶ Professional limits are \$1,000,000/2,000,000

REQUIRED APPLICATION

- ▶ Our Fitness Center Application (FCA)
- ▶ Representation of incurred loss history for the past three (3) years



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Fitness Express

THIS PRE-PACKAGED PRODUCT TARGETS:

- ▶ 30 Minute Circuit Training Facilities
- ▶ Pilates Studios
- ▶ Yoga Studios
- ▶ Aerobics Studios

PRODUCT CHARACTERISTICS:

- ▶ Designed for circuit resistance training and/or pilates/yoga/aerobics classes only
- ▶ Up to 2500 square feet or less of workout space
- ▶ Up to \$100,000 in total receipts
- ▶ No exposure to shower facilities
- ▶ No child sitting exposure
- ▶ No tanning exposure

Why should you choose the United States Liability Insurance Group's Fitness Express?

Slot-Rated Package With The Following Coverage Features

| COVERAGE FEATURES | OUR GROUP | COMPETITORS' POLICY |
|---|-----------|---------------------|
| \$100,000 in Business Personal Property Coverage | ✓ | ? |
| \$80,000 in Business Income Coverage | ✓ | ? |
| Value Plus Property Enhancement Endorsement | ✓ | ? |
| Theft Coverage | ✓ | ? |
| No General Liability Deductible | ✓ | ? |
| Abuse & Molestation Coverage at a limit of \$100,000/\$300,000 | ✓ | ? |
| Professional Liability limits equal to the General Liability limit | ✓ | ? |
| Coverage provided for personal trainers/fitness instructors while on our insured's premises | ✓ | ? |

WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).

Insure your financial well-being with a stable Company that will be there to pay your claim.

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.