

Fitness and Recreational Centers

The fitness and recreation industry is one that continues to grow in the complexities of its exposures. AI Risk has designed a program to help you solve all your client's insurance needs ranging from upscale complex risks to local gyms and health clubs. This program offers flexibility backed by an experienced underwriting team.

Coverage Highlights

This program is written on admitted paper and includes:

- Commercial property
- Commercial general liability
- Commercial automobile
- Commercial umbrella liability
- Liquor liability
- Professional liability coverage can be provided by endorsement
- No exclusion for tanning beds, spa activities, or day care services
- Abuse and Molestation coverage is available up to policy limits, will vary depending on risk
- Acceptable classes of business include but are not limited to:
 - Health Clubs
 - Sports Complexes
 - Personal Training Studios
 - Individual Personal Training
 - Yoga Studios
 - Beauty, Esthetics Spa



Limits/Deductibles

- Minimum premium \$5,000
- No Minimum deductible
- 1/3/2 limits available on general liability
- No exclusion for Tanning Beds, Spa activities, or Day Care Services
- Property Limits available up to \$25M TIV
- Umbrella Limit up to \$25M
- Auto limits are \$1M CSL

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Underwriting Requirements

- Signed ACORD application
- 5 years of loss runs
- Abuse & Molestation Supplemental Application
- Fitness & Recreational Questionnaire

Contact

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