

FIT

INSURANCE FOR FITNESS INSTRUCTORS AND CLUBS

INTRODUCING MEDSURANCE® FIT

MedSurance® FIT is specifically designed to meet the needs of fitness instructors and clubs throughout the US. Most individuals and businesses operating in this environment are suitable for the MedSurance® FIT product, from yoga instructors to personal trainers.

BROAD COVER

MedSurance® FIT is a modular policy covering a broad range of exposures faced by the fitness industry. Features include:

- General and professional liability
- Sexual misconduct and physical abuse defence costs (and liability for the clubs)
- Products and completed operations liability
- Tanning bed liability
- Non-owned and hired automobile liability
- Liability for damage to hired or leased automobiles
- Medical expenses
- Commercial property, personal accident and business interruption
- Loss mitigation
- Court attendance costs
- Reputation and brand protection cover

LIMITS, DEDUCTIBLES AND PREMIUMS

- Limits of liability available up to \$5,000,000
- Deductibles starting from \$100
- Premiums starting from \$75

SERVICE

We recognise that fitness professionals and gyms want to buy their insurance quickly and simply. That's why our insurance policy is backed up by exceptional service levels featuring:

- Most quotes provided within 48 hours
- A fast-track same day service for urgent submissions
- Most policies issued within 48 hours of binding
- Claims handled by reputable and experienced claims managers

All this at very competitive prices. To obtain a quote all we need is the completed MedSurance® FIT application form.





INSURANCE FOR FITNESS CLUBS AND INSTRUCTORS

MedSurance® FIT Application Form

This is an application for a property and liability package policy aimed at fitness clubs and instructors. As well as commercial general liability, the policy includes sexual misconduct and physical abuse liability, products liability and property. Limits are available up to \$5,000,000 and worldwide cover is provided as standard. Simply complete the form and return it to your insurance broker.



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INSURANCE FOR FITNESS CLUBS AND INSTRUCTORS

APPLICATION FORM

INTRODUCTION

The purpose of this application form is for us to find out who you are and to obtain information relevant to the cover provided by the MedSurance® FIT policy. Completion of this application form does not oblige either party to enter into a contract of insurance.

Insurance is a contract of utmost good faith. This means that the information you provide in this application form must be complete, accurate and not misleading. It also means that you must tell us about all facts and matters which may be relevant to our consideration of your application for insurance. Any failure by you in this regard may entitle us to treat this insurance as if it never existed. If a contract of insurance is agreed between you and us this application form will form the basis of the contract.

Important: Some Insuring Clauses of this Policy provide cover on a claims made and reported basis. Under these Insuring Clauses a claim must be first made against the Insured and notified to us during the period of the policy to be covered. These Insuring Clauses do not cover any claim arising out of any actual or alleged wrongful act occurring before the Retroactive Date.

HOW TO COMPLETE THIS FORM

Whoever fills out the form must be a principal, partner or director of the applicant firm and should make all the necessary enquiries of their fellow partners, directors and employees to enable all the questions to be answered. If you require any extra room to complete the answers to questions contained within this application form please continue your response in the Additional Information section at the back of the form. Once you have completed the form please return it directly to your insurance broker.

SECTION I: APPLICANT DETAILS

- 1.1 Please state the name and address of the individual or company for whom this insurance is required. Where the applicant is a company, cover is also provided for all of the company's subsidiaries, but only if the data for all the subsidiaries is included in the answers to the questions contained in this form:

Name of individual or company:	
Address:	
City:	State:
Zip code:	
Website:	

- 1.2 Please state when your business was established:

- 1.3 Please state the number of employees in the below categories and include any independent contactors within these figures:

Instructors:

Other:

1.4 Please state your revenues received in respect of the following years (in USD):

	Last complete financial year	Estimate for current financial year	Estimate for next financial year
Domestic revenue:	_____	_____	_____
Other territory revenue:	_____	_____	_____
Total revenue:	_____	_____	_____
Profit / (Loss):	_____	_____	_____

Date of financial year end:

SECTION 2: ACTIVITIES

2.1 Please briefly describe below the nature of your business activities:
If you have a brochure, or company literature, please attach to this form.

2.2 Please provide a full breakdown of your total revenue by activity:
The total of all activities listed here should equal 100%.

_____	%
_____	%
_____	%
_____	%
_____	%
_____	%
_____	%
_____	%
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_____	%
_____	%

2.3 Do you ensure all of your employees are certified in cardiopulmonary resuscitation (CPR) and first aid? Yes No

If 'no', please explain:

2.4 Do you conduct any of your services with professional athletes? Yes No

If 'yes', please provide details:

2.5 Do you belong to any association related to these activities? Yes No

If 'yes', please provide details:

2.6 a) If you are a fitness club, are all employees and independent contractors subject to criminal background checks? Yes No N/A

If 'yes', please indicate which of the following background checks are performed:

Drug Screening: Fingerprints: Sexual Offender Registry:

If 'no', please explain why:

b) If you are an instructor, has employment ever been declined as a result of any criminal background check conducted on you? Yes No N/A

If 'yes', please explain:

2.7 Do you:

- a) verify the professional certificates or licenses of any employees or independent contractors working at your facility? Yes No
- b) ensure that independent contractors maintain their own liability insurances? Yes No

If 'no', please explain:

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2.8 In the event that your product or service failed or delivery was delayed please describe the worst case scenario. Consider the potential for loss of life, injury to people, damage to buildings or other tangible property, or financial loss (consequential or otherwise) for your clients:

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SECTION 3: COVER FOR FITNESS CLUBS

Only complete this section if you are a fitness club

3.1 Are you the holder of an appropriate license for your facility or club? Yes No

If 'yes', please state what licenses you hold:

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3.2 If automated external defibrillators (AEDs) are used at your facility, do you ensure your employees are suitably trained to operate them? Yes No

If 'no', please explain:

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3.3 Please state the percentage of your revenues that relate to the following:

Membership fees:	_____ %
Initiation fees:	_____ %
Refreshments bar:	_____ %
Liquor:	_____ %
Pro shop sales:	_____ %

3.4 What is the minimum age requirement to use the club facilities?

3.5 Do you ensure each member of the club signs a membership agreement containing a 'hold harmless' clause in your favor for the use of your facilities which extends to the member's guests?

Yes No

If 'no', please explain:

3.6 Is the facility staffed at all times during hours of business?

Yes No

If 'no', please explain:

3.7 Are crèche services offered at the facility?

Yes No

If 'yes', are these offered by you or by a third party?

3.8 Do you have any tanning beds at the facility?

Yes No

If 'yes', please state how many:

3.9 Do you have a swimming pool?

Yes No

If 'yes', is there a lifeguard on duty at all times?

Yes No

If 'no', please explain:

3.10 Do you have a sauna or steam room?

Yes No

3.11 Do you have a maintenance contract in place for the servicing of all of your equipment and facilities?

Yes No

If 'yes', how often is the equipment and facilities serviced (tick as appropriate)?:

Annually:

Quarterly:

Half yearly:

Monthly:

SECTION 4: COMMERCIAL PROPERTY & BUSINESS INTERRUPTION INSURANCE

Only complete this section 4 if you require this cover.

4.1 Please state the address of the premises to be insured (if different from the address given earlier):

PREMISES 1
Address: _____ _____
Zip code: _____
PREMISES 2
Address: _____ _____
Zip code: _____

Please continue on a separate sheet if more than 2 premises are to be insured.

4.2 Please detail below any other party (such as a bank or building society) whose financial interest in the premises should be noted on the policy:

Name of party: _____
Interest of party: _____
Address: _____ _____
Zip code: _____

4.3 Are all of the premises:

- a) Constructed with external walls of brick, stone or concrete and roofed with slate, tiles, concrete, metal, asbestos or any other non-combustible material? Yes No
- b) Free from cracks or other signs of damage that may be due to subsidence, landslip or heave and have not previously suffered damage by any of these causes? Yes No
- c) In a good state of repair? Yes No
- d) Self contained with a lockable entrance door? Yes No
- e) Protected by an intruder alarm that is subject to an annual maintenance contract? Yes No
- NOTE: We may refuse to pay a claim if all of the devices for the security of your premises (including locks and the intruder alarm) are not put into full and effective operation whenever the premises are closed for business or left unattended.*
- f) Heated by a conventional electric, gas, oil or solid fuel heating system? Yes No
- g) Fitted with electrical installations which are inspected at least every 5 years by a qualified electrician and any defect remedied? Yes No
- h) Lifts, boilers, steam and pressure vessels inspected and approved to comply with all of the statutory requirements? Yes No
- i) Sprinklered, either fully or partially? Yes No

NOTE: Assuming you have answered 'yes' to h) and i) above, it is important to keep records of all relevant inspections as we may ask for evidence of these before paying a claim.

If you have answered 'no' to any of the above questions then please give further details:

4.4 Please detail the amounts to be insured below for each premises:

NOTE: The amounts insured you state below should be the full rebuilding or replacement cost in each of the categories. If you understate these amounts you will be under-insuring and we may not pay the full amount of your claim. It is therefore essential that these amounts are as close to the true values of the insured items as possible.

ITEM	AMOUNT INSURED PREMISES 1	AMOUNT INSURED PREMISES 2
Main building:	_____	_____
Landlord's fixtures & fittings and tenant improvements:	_____	_____
Personal computers, printers and ancillary computer equipment at your premises:	_____	_____
All other contents at your premises:	_____	_____
Portable computers and associated equipment at home / away from your premises:	_____	_____
All other contents at home / away from your premises:	_____	_____

4.5 Please state, in respect of portable computers and associated equipment at home / away from your premises, the maximum value of any one item (not the total value of all items):

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4.6 Please detail the amounts to be insured below for business interruption cover. Note that the maximum indemnity period available is 12 months. You should bear in mind how long it will take you to re-commence trading at another premises when stating the amount insured and indemnity period:

We provide our business interruption cover on a 'Flexible First Loss' basis – please specify a total amount insured for business interruption cover. This amount applies regardless of whether your business interruption loss is loss of income, extra expense, or accounts receivable. This often enables a smaller total amount insured to be specified and therefore often results in a cheaper premium:

ITEM	AMOUNT INSURED	INDEMNITY PERIOD
Business interruption cover ('Flexible First Loss'):	_____	_____

SECTION 5: CLAIMS EXPERIENCE & INSURANCE HISTORY

- 5.1 Please provide details of your current commercial general liability insurance, if applicable, and what you require for the next year of insurance:

	Effective date	Limit	Deductible	Premium	Insurer
Current:	MM / YY				
Required:	MM / YY			N/A	N/A

- 5.2 Regarding all of the types of insurance to which this application form relates, AFTER INQUIRY:
- are you aware of any loss or damage, whether insured or not, that has occurred to the individual or any of the Companies to be insured (or to any existing or previous business of the partners or directors of any of the Companies to be insured) within the last 5 years, or
 - are you aware of any circumstances which may give rise to a claim against the individual or any of the Companies to be insured, or any partners or directors thereof, or
 - have any claims or cease and desist orders been made against the individual or any of the Companies to be insured, or partners or directors thereof, or
 - has the individual or any partners or directors of the Companies to be insured been found guilty of any criminal, dishonest or fraudulent activity or been investigated by any regulatory body?

With reference to questions a, b, c and d above: Yes No

If the answer to the above is 'yes', then please attach full details including an explanation of the background of events, the maximum amount involved or claimed, the status of the claims or circumstances and any reserves or payments made by you or by Insurers, and the dates of all developments and payments.

SECTION 6: DECLARATION

- I declare that after proper inquiry the statements and particulars given above are true and that I have not mis-stated or suppressed any material fact.
- I agree that this Application Form, together with any other material information supplied by me shall form the basis of any contract of insurance effected thereon.
- I undertake to inform Underwriters of any material alteration to these facts occurring before the completion of the contract.

Signed: _____	Full name: _____
Position held at insured: _____	Date: MM / DD / YY

ADDITIONAL INFORMATION:

FIT



INSURANCE FOR FITNESS CLUBS AND INSTRUCTORS



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