



## Fitness Center Product

### Why Do Fitness Centers Need To Purchase Insurance?

- ▶ One of your patrons places a weight back into its holder and it collapses on their feet
- ▶ Your hot tub causes a severe skin reaction
- ▶ One of your patrons drops their child off with your sitting center and the child breaks a finger
- ▶ The advice and instruction you give to one of your patrons causes damage to them
- ▶ One of your patrons is claiming they were sexually abused by one of your employees
- ▶ In order to increase membership, you host a function at a local mall and during the event, someone trips over cords that were not secured properly

### Why Should You Choose Our Fitness Center Product?

The following are important features; make sure you have them all:

COVERAGE FEATURES	USLI	COMPETITORS
Professional liability coverage provided for no additional charge		
Includes molestation and abuse coverage at \$100,000 per occurrence / \$300,000 aggregate limit for no additional charge		
Defense cost coverage provided outside the limit of liability		
Personal trainers covered for no additional charge		
Child sitting services covered for no additional charge		
Limited tanning bed liability coverage available		
Non-owned and hired auto liability coverage available		
Automatically included club members as additional insureds		
Landlords can be included as additional insureds for no additional premium		
No liability deductible		
Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress		
Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses		

### Why Choose To Be Insured With USLI?

- ▶ 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)