

HEALTH CLUBS BASIC SERVICE

Eligible Operations:

- Crossfit Affiliate facilities
- Exercise clubs
- Fitness & training centers
- Gyms
- Health & wellness clubs

Key Underwriting/Qualifying Factors:

(Including but not limited to)

- Total annual sales should be \$2,000,000 or less (excluding revenue for initiation/sign-up fees)

Ineligible operations/services:

(Including but not limited to)

- Annual sales greater than \$2,000,000
- Beauty/hair salon services
- Blood analysis
- Climbing walls
- Dance facilities*
- Drop-off child care services
- Facilities outside of the US
- Full-size trampolines
- Gymnastics and/or cheer facilities or classes*
- Ice/inline/roller skating (including skating treadmills)
- Martial arts facilities*
- Medical, therapy or health care services
- Physical therapy, physicals or stress testing
- Programs specifically designed for health disorders/diseases unless reported to and approved by us
- Sports medicine, rehabilitation and/or therapy services

* For information regarding insurance programs for dance, gymnastics, cheer, or martial arts schools/programs, please contact us.

* Note: Smaller health & fitness facilities may qualify for coverage under one of K&K's Risk Purchasing Group programs (see reverse side for contact information)

This program is designed for U.S.-based owners and operators of health and fitness clubs and/or tennis/racquet clubs offering programs and services for members and guests that may include: circuit training, personal training, aerobics, yoga, pilates, free weights, resistance machines, cardio machines, a variety of exercise group classes, strength training, non-contact martial arts, basketball/volleyball, racquet sports, whirlpool/hot tubs, saunas/steam rooms, massage, nursery/babysitting, nutritional weight control, tanning, pro shops, snack/juice bars and 24-hour key card access facilities.

Coverages Available & Program Highlights:

General Liability

- Products-completed Operations
- Personal and Advertising Injury
- Bodily Injury to Participants
- Professional Liability
- Damage to Premises Rented To You
- Medical Expense Limit
- Hired Auto and Employers' Nonownership Liability (not provided in IL, LA, UT, VT & WI)

Optional Coverages

- Inland Marine
- Supplies & Inventory
- Equipment & Contents
- Improvements & Betterments
- Signs
- Abuse, Molestation, or Exploitation Defense Reimbursement Coverage
- Liquor Liability
- Excess Liability
- Liability for Independent Contractor (non-employees)
- Sexual Abuse or Sexual Molestation Liability
- Abuse, Molestation, Harassment or Sexual Conduct Defense Reimbursement

Common Associated Exposures:

- Aerobics
- Cardio machines
- Circuit training
- Free weights
- Group exercise classes
- Massage
- Nursery, baby-sitting
- Nutritional weight control
- Personal training
- Pilates
- Pro shops
- Resistance machines
- Saunas/steam rooms
- Snack/juice bars
- Strength training
- Tanning
- Whirlpool/hot tubs
- Yoga

Insuring the world's fun®

K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K health and fitness programs for over 15 years
- Advertising presence in industry trade publications such as CBI, Club Industry and Fitness Management
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carrier rated "A+" by A.M. Best
- Premium installment plans available

Contact Information:

1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801-2338

***Health Clubs - Limited & Basic Service Programs**

Risk Purchasing Group Program

PHONE: 800.648.6406

FAX: 260.459.5940

EMAIL:

fitnessrpg@aon.com

WEB SITE:

kandkinsurance.com

K&K Insurance Group, Inc. is a licensed insurance producer in all states (TX license #13924); operating in CA, NY and MI as K&K Insurance Agency (CA license #0334819)

Submission Instructions:

To request coverage through this program, please submit the appropriate applications along with the preliminary underwriting information listed. In some cases, requested coverages may not be offered or available due to underwriting criteria and/or carrier guidelines. It is important to carefully review the terms and conditions of any insurance quotations received. Please contact a K&K representative if you have any questions.

Preliminary Underwriting Information Required:

- Fully completed & signed enrollment form
- Deposit payment by check or credit/debit card

Health & Fitness Application(s):

(Applications can be obtained from our web site: kandkinsurance.com)

K&K Application(s)

- Health Club Basic Service Enrollment Form

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