

# HEALTH CLUBS LIMITED SERVICE

## Buy Coverage Immediately Online!

K&K's specialty web site, [fitnessinsurance-kk.com](https://www.fitnessinsurance-kk.com) offers on-line quoting and purchasing for fitness facilities.

### Eligible Operations:

U.S.-based health clubs with annual sales of \$500,000 or less qualify for this program.

### Key Underwriting/Qualifying

#### Factors (Including but not limited to):

- Total sales must be less than \$500,000

### Ineligible Operations:

#### (Including but not limited to)

- Annual sales more than \$500,000
- Childcare services/facilities
- Climbing walls
- CrossFit Affilliate owners\*
- Dance, gymnastics, cheer & martial arts schools/studios\*
- Facilities outside of the U.S.
- Ice skating, roller skating or skating treadmills
- Medical, therapy or health care servic
- Parkour/Ninja obstacle course programs or facilities
- Physical therapy
- Physicals or stress testing
- Program specifically designed for health disorders/diseases unless reported to and approved by us
- Salon service or indoor tanning
- Saunas or steam rooms
- Sports medicine
- Sports rehabilitation services/therapy
- Sports skills instructional facilities, academies, schools or programs
- Swimming pools, hot tubs, whirlpools, jacuzzis, cold plunge
- Unattended/unstaffed 24-hour key card/key pad/key code access or unattended/unstaffed operations\*

\* For information regarding eligibility for dance, gymnastics, cheer, martial arts schools/classes, CrossFit affiliate owners and 24 hour fitness facilities, please contact us.

This program is designed for U.S.-based owners and operators of health clubs offering programs and services that may include personal training, aerobics, yoga, pilates, free weights, resistance machines, cardio machines and a variety of exercise classes for members. Coverage provided includes important liability protection for the health club, including its employees, for liability claims arising out of the operations of the health club at a designated location. Note: coverage does not extend to independent contractors of the health club unless the optional coverage available with this program is purchased.

Additional programs may be available for facilities not eligible for this program, or those requiring additional coverage needs. Contact K&K to help place your risk.

## Coverages Available & Program Highlights:

### General Liability

- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Products and Completed Operations
- Damage to Premises Rented to You
- Medical Expense (other than participants)
- Hired Auto and Employers' Nonownership Liability (not provided in IL, LA, UT, VT & WI)
- Professional Liability
- Bodily Injury to Participants
- No Charge for Certificates of Insurance
- Premises Liability Included

### Equipment and Contents - Inland Marine (optional)

Abuse, Molestation, or Exploitation Defense

Reimbursement Coverage (optional)

Medical Payments for Participants Coverage (optional)

Liability for Independent Contractors

(non-employees) (optional)

Excess Liability (optional)

Sexual Abuse or Sexual Molestation Liability (optional)

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
- 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 carriers rated "A" or higher 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 Service**

Risk Purchasing Group Program

PHONE: **800.648.6406**

FAX: **260.459.5940**

EMAIL:

[fitnessrpg@aon.com](mailto:fitnessrpg@aon.com)

WEB SITE:

[fitnessinsurance-kk.com](http://fitnessinsurance-kk.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 application along with the underwriting information listed or apply online at [fitnessinsurance-kk.com](http://fitnessinsurance-kk.com). 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 appropriate brochure and enrollment form to make sure you meet all the underwriting guidelines and understand the program terms and conditions. Please contact a K&K representative if you have any questions.

### **Underwriting Information Required:**

---

- Completed and signed enrollment form(s), if submitting via fax, mail or email (see below)
- Deposit payment by check or credit/debit card

### **Health Club - Limited Services Application(s):**

(Apply online at: [fitnessinsurance-kk.com](http://fitnessinsurance-kk.com))

---

### **K&K Application(s)**

- Health Club - Limited Services Enrollment Form

Insuring the world's fun.®