

# Sports and fitness program

## Tailored coverage for the sports and fitness industry

### Highlights

- Provides coverage to fitness facilities and fitness professionals
- Meets the unique needs of the sports and fitness industry
- Available nationwide



Liberty Mutual Insurance partners with the Sports & Fitness Insurance Corporation (SFIC) to provide comprehensive protection tailored specifically to the sports and fitness industry.

From equipment breakdown to professional liability and medical payments coverage, our package policy offers the protection your sports and fitness clients need to safeguard their business. Our partner, SFIC, has focused solely on the insurance needs of the fitness industry since 1985, and its expertise and understanding of specific exposures common to this industry allow us to tailor our coverage approach to best suit your clients' needs.

**Partner with Liberty Mutual,** and you benefit from the financial strength, security, and capacity of a Fortune 100 carrier. Go beyond business as usual.

**To obtain coverage for your clients or to learn more about the Liberty Mutual Insurance sports and fitness program, please contact SFIC.**



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### Key coverages

- Professional liability
- General liability<sup>1</sup>
- Cyber liability
- Medical payments
- Personal injury
- Sexual misconduct
- Umbrella
- Blanket property limits
- Equipment breakdown
- Business income
- Auto
- Workers compensation

### Appetite

- Health clubs
- Fitness centers
- Gyms
- Yoga studios
- Dance schools and studios
- Racquet clubs
- Tennis centers
- Pilates studios
- Aerobics studios
- Personal trainers
- Martial arts studios
- Group exercise instructors
- Sports training facilities

### Acceptable incidental exposures

- Swimming pools
- Basketball courts
- Tanning beds
- Massage therapy
- Spa services<sup>2</sup>
- Physical therapy

<sup>1</sup> \$2/\$4 million limits available

<sup>2</sup> Nutritionists

**You help your clients reach their goals. We have more ways to do the same for you.**

See how our coverage options make it easier for you to help your clients meet their sports and fitness insurance needs.



**Coverages for health clubs, personal trainers, group exercise instructors, martial arts studios, dance studios, yoga studios, and pilates studios:**

- General liability — Up to \$2,000,000 per occurrence / \$4,000,000 aggregate<sup>3</sup>
- Tanning beds — Up to \$1,000,000 per occurrence / aggregate<sup>3</sup>
- Sexual misconduct — \$1,000,000 per occurrence / \$3,000,000 aggregate<sup>3</sup>
- Liquor liability — Up to \$2,000,000 per occurrence / \$4,000,000 aggregate<sup>3</sup>
- Limited cyber liability — Included
- Blanket additional insured — Included
- Employment practices liability — \$10,000 limit included, available in most states
- Professional liability — Also available for spa services and physical therapists

**Enhance your coverage with our Property Extension Optimum Endorsement (additional fee applies)**

More than 65 broadened property coverages include:

- Accounts receivable — \$250,000 per premises; \$25,000 off-premises
- Business income and extra expense — \$50,000 per occurrence
- Computer fraud — \$50,000 per occurrence; \$100,000 any one policy period
- Computer virus and hacking — \$100,000 any one policy period
- Computer equipment — Including laptop/portable computers, media, and electronic data — \$200,000 on-premises; \$100,000 any one policy period
- Employee dishonesty — \$50,000 per occurrence
- Valuable papers and records — \$250,000 on-premises; \$25,000 off-premises
- Flex additional coverage — Blanket limit of insurance — \$250,000 per occurrence for accounts receivable; brands and labels; non-owned detached trailers; personal effects; and valuable papers and records
  - This limit is in addition to individual coverage limits already provided for the above coverages in the optimum property.
- Umbrella coverages — Available
- Round out coverage with workers compensation and bonds<sup>4</sup>

<sup>3</sup> Lower limits available. Contact us for a quote tailored to your needs.

<sup>4</sup> Available through Sports & Fitness Insurance Corporation as a complement to the sports and fitness program. Contact us for details and carrier information.