

# Health and Fitness Studios

## We've got you covered!



The fitness industry has seen growth the past few decades reading revenue in excess of \$21 billion with memberships totaling over \$50 million. It continues to fuel its growth with increasing trends in individual desires for a healthier and fit lifestyle.



### Highlights

- Target risks include facilities with and without equipment, facilities with swimming pools, personal trainers, physical therapists, and nutritionists
- Hired and non-owned auto available
- Employees as Insureds by endorsement
- Receipts for juice/snack bar and babysitting services included

### General Liability

- GL limits available up to \$2,000,000/\$2,000,000 or \$1,000,000/\$3,000,000 within your binding authority; Defense is outside the limits
- Sexual molestation limits available up to \$25,000/\$50,000; Optional sexual molestation limits available up to \$1,000,000/\$2,000,000; Defense is outside the limits
- Zero deductible standard
- Damage to premises rented to you up to \$100,000
- Medical payments up to \$5,000
- Additional Insureds coverage available
- Occurrence-based coverage

### Property

- Commercial property coverage is available for buildings, business personal property and loss of earnings
- Property Plus – Direct damage endorsement with 32 additional coverages
- Increased radius endorsement
- Inland marine coverage for equipment and tools – scheduled and unscheduled options available

## APPLICATION



*If you have questions give us a call  
We'll work it out!*  
**800-456-8123**



**Meredith Cole**  
Ext. 228

[Meredith.Cole@Graham-Rogers.com](mailto:Meredith.Cole@Graham-Rogers.com)



**Amber Brown**  
Ext. 220

[Amber.Brown@Graham-Rogers.com](mailto:Amber.Brown@Graham-Rogers.com)



**Haley Wilcox**  
Ext. 223

[Haley.Wilcox@Graham-Rogers.com](mailto:Haley.Wilcox@Graham-Rogers.com)



**Evgeniya Kelley**  
Ext. 231

[Evgeniya.Kelley@Graham-Rogers.com](mailto:Evgeniya.Kelley@Graham-Rogers.com)

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