SOUTHERN SPECIALTY UNDERWRITERS, LLC.
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Fitness Centers — Package

This preferred product targets small to medium-sized Fitness Centers. We include the coverages that are vital to a Fitness Center's operations including Professional Liability, Molestation and Abuse, and Hired & Non-Owned Auto Liability, and Limited Tanning Bed Liability.

The HIT ZONE – *Our highest hit ratio*

GENERAL LIABILITY

- Risks with 500 members or less
- Risks with no child sitting services
- Risks with no losses or claims (excluding closed without payment) incurred in the past three years

PROPERTY

- Risks with property limits of less than $250,000
- Risks not requiring building coverage
- Risks with no losses or claims (excluding closed without payment) incurred in the past three years

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

GENERAL•LIABILITY

- Risks with up to $2,000,000 in annual sales
- Risks with child sitting services
- Risks with massage services
- Risks with up to 4 tanning units
- No more than two losses or claims (excluding closed without payment) incurred in the past three years, and none involving allegations of abuse or molestation

PROPERTY

- Risks with property limits of up to
  - $3,000,000 in protection class 1-8 ($500,000 if cooking)
  - $500,000 in protection class 9 –10 ($200,000 if cooking)
  - $500,000 in coastal zones (Wind exclusion applies)
- No more than two losses or claims (excluding closed without payment) incurred in the past three years

PRODUCT ADVANTAGES

- No liability deductible
- Ability to add Club Members, Managers/Lessors, or Mortgagees as additional insureds for no additional premium
- Ability to provide Professional Liability limits equal to the General Liability limit for no additional premium
- Ability to consider accounts with Massage services
- Ability to include coverage for Child Care services
- Ability to provide Limited Tanning Bed liability
- Ability to provide limits for Abuse & Molestation coverage equal to the General Liability limit
- Ability to provide Hired & Non-Owned Auto Liability
- Credits available for participation in Fitness associations
- Inspection costs paid by the United States Liability Insurance Group
- A.M. Best rated A++ carrier

INELIGIBLE RISKS

GENERAL•LIABILITY

- Risks with annual receipts exceeding $2,000,000
- Risks that do not require memberships
- Risks that have had alleged or actual incidents regarding molestation or abuse
- Risks that are not staffed during all business hours
- Risks that are not requiring a signed Release/Waiver of liability
- Risks that are not requiring fitness staff to be CPR certified
- Risks that offer medical, chiropractic, physical therapy, or rehabilitation services
- Risks that are selling products under their own name or label
- Risks that alter health, diet or fitness products from their original packaging in any way
- Risks selling alcohol
- Risks that have trampoline, gymnastic equipment or rock climbing walls
- Risks that offer martial arts, kickboxing or similar “contact” activities
- Risks that have swimming pools
- Risks that do not have warning signs near and in clear view of all tanning units, hot tubs, Jacuzzis, saunas, steam rooms and fitness equipment
- Risks that do not maintain repair/service logs for all equipment
- Risks with prior, existing or pending bankruptcy in the past 5 years
- Risks located in Alaska and Louisiana

PROPERTY

- Risks with non-standard structures i.e. bubbles, domes, etc…
- Risks with aluminum or knob and tube wiring
- Risks that do not have 100% of the wiring on circuit breakers
- Risks with prior, existing or pending bankruptcy in the past 5 years
- Risks located in Alaska, Louisiana, and Hawaii

AVAILABLE LIMITS

- Maximum property value of $3,000,000 in Protection class 1-8
- Maximum property value of $500,000 in protection class 9 –10
- Coastal Zone up to $500,000 per location (wind exclusion applies). Risks having property values up to to $250,000 for only non-structural (i.e. business personal property and business income) are available with wind in select counties without direct exposures. Wind exclusion applies on all other coastal business.
- Liability limits up to $1,000,000 Occurrence / $2,000,000 Aggregate
- Tanning Bed sub-limits are $100,000/$300,000
- Professional limits are $1,000,000/$2,000,000
- $5,000,000 additional capacity available for Excess General Liability or Umbrella Coverage

SUBMISSION REQUIREMENTS

- Within 21 days of the inception date of coverage, this account will be subject to the following:
  - Our completed & signed application that accompanies this quote; or
  - Completed & signed ACORD application as long as all underwriting information needed has been provided to us; or
  - Completed & signed application from another company as long as all underwriting information needed has been provided to us.
  - Representation of loss experience for the last 3 years or as long as applicant has been in business, if less than 3 years.