



# Fitness clubs

Product brochure

United States



## Overview

This insurance product is specifically designed to meet the needs of fitness instructors and clubs throughout the US. We offer a broad cover with modular policy features which insure against the diverse risks faced by businesses and individuals working in the fitness industry, from yoga instructors to personal trainers and gyms.

## About CFC

CFC is a specialist insurance provider and a pioneer in emerging risk. With a track record of disrupting inefficient insurance markets, CFC uses proprietary technology to deliver high-quality products to market faster than the competition while making it easier for brokers to do business. Our broad range of commercial insurance products are purpose-built for today's risks, and we aim to give our customers everything they need in one, easy-to-understand policy.

Headquartered in London and backed by Lloyd's, CFC serves more than 60,000 businesses in over 75 countries. Learn more at [cfcunderwriting.com](https://cfcunderwriting.com) and [LinkedIn](https://www.linkedin.com/company/cfcunderwriting).

## Contact



**Tim Boyce**  
Healthcare Team Leader

tboyce@cfcunderwriting.com  
+44 (0)207 220 8509

# Coverage highlights

## Professional liability

We recognize the complex contractual landscape in which fitness businesses operate. That's why we provide cover for costs and expenses incurred in your defense in case you are accused of providing inadequate services to a contracted client.

## General liability

Our policy includes commercial general liability including products and completed operations, tenants' legal liability and medical expenses.

## Sexual misconduct & physical abuse liability

In the event you must make a payment in relation to a claim made against you, we will cover the sums, including liability for claimants' costs and expenses. This applies to allegations of sexual misconduct or physical abuse deemed to have occurred during the course of your business activities and during the period of the policy.

## Tanning bed liability

This falls under general liability but we felt it's important enough to stand out on its own. In the event a client sustains accidental injury or damage whilst using your tanning beds, our policy covers the costs you are legally obliged to pay.

## Business interruption cover

It's not always possible to foresee where the next business interruption event will come from, so our innovative cover is offered on a "flexible first loss" basis, which means whatever type of business interruption loss is suffered, only one sum insured needs to be purchased.

## Court attendance costs

Court attendance costs can rack up quite a bill, so we cover costs incurred by attending court in relation to a claims or loss case as covered by this policy.

## Reputation & brand protection cover

We will look to pay costs and expenses of up to a specified sub-limit for the services of a public relations consultancy to mitigate damage to reputation and brand following a claim otherwise covered under the policy.

## Limits, deductibles and premiums

Maximum limit	\$5,000,000
Minimum deductible	\$0
Minimum premium	\$75

*Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy.*