



**INSUREFIT PROGRAM**  
HEALTH AND FITNESS CLUB PROGRAM COVERAGE

<b>COVERAGE EXTENSIONS</b>	<b>DESCRIPTION OF WILLIS HRH PROPOSAL</b>	<b>INSUREFIT PROGRAM</b>
Blanket Building, Contents and Improvement/Betterments	Includes signs, fences, walls, awnings, patio's, paved tennis courts, swimming pools	Included
Valuation	Replacement Cost/Agreed Amount	Included
Co-Insurance	Agreed Amount with Proper Values	Included
Deductible		Negotiable
<b>PROPERTY COVERAGE EXTENSIONS</b>		
Business Interruption/EE	Including membership value	Included
Business Interruption/EE Deductible	3 Days	Included
Extended Period of Indemnity	180 Days	Included
Air Structure	5 Day Deductible on Business Interruption	Included
Deductible on Air Structure		Negotiable
Off Premises and Transit		Included
Covered Property	Within 1000 feet of described premises	Included
Outdoor Signs (Attached)	\$10,000 limit	Included
Fire Protection Equipment	Recharged after an Insured loss	Included
Money & Securities	\$25,000 limit	Included
Tenant Glass	\$10,000 limit \$500 deductible	Included
Property off Premises	\$100,000	Included
Trees and shrubs	\$2000 limit/max \$500 per any one tree, shrub or plant	Included
Debris Removal	\$100,000 limit	Included
Pollution Cleanup	\$25,000 limit	Included
Arson Reward	\$30,000 limit	Included
Club Members Personal Effects	\$10,000 Property/Occurrence	Included
	Per Individual \$2,500 / \$500 Deductible	Included
	\$3000 Occurrence	Included
	Per Individual \$300 \$250 Deductible	Included

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Cost to repair Underground Damage	\$25,000 limit	Included
Flood	Available at Reasonable Premium	Available
Earthquake	Available at Reasonable Premium	Available
Newly Acquired Buildings	\$1,000,000 limit	Included
Newly Acquired business property	\$500,000 limit	Included
Property at Exhibitions and Trade Shows	\$50,000 limit	Included
Property In Transit	\$50,000 limit	Included
Depositors Forgery	\$25,000 limit	Included
Employee Dishonesty incl. ERISA Compliance	\$50,000 limit	Included
Utility Interruption/Business Income/EE	\$50,000 - 12 Hour Deductible	Included
Building Ordinances	\$150,000 limit	Included
Change in Temperature, Electrical	\$50,000 limit	Included
Contamination-Food Spoilage resulting from mechanical breakdown	\$50,000 limit	Included
Broad Form Water Damage includes Back up of Sewers & Drains	\$25,000 limit	Included
Water Below the Surface that leaks, flows, or seeps into a building	\$25,000 limit	Included
Preservation of Property		Included
<b>BLANKET LIMIT EXTENSIONS \$250,000 (\$500 Deductible)</b>		
a. Accounts Receivable	d. Computerized Equipment	All Included
b. Claims Expense	e. Valuable Papers & Records	
c. Fine Arts		
<b>LIABILITY COVERAGE EXTENSIONS</b>		
General Liability Limit	\$1,000,000/\$2,000,000 limit	Included
Non Auditable Policy		Included
Professional Liability	Rendering Professional Services	Included

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Host Liquor Liability	\$1,000,000 limit	Included
Discrimination Liability		Included
Club Members Additional Insured		Included
Additional Insured By Contract		Included
Aggregate Limit per Location		Included
Alienated Premises		Included
Bodily Injury Redefined	Includes mental anguish, shock, fright	Included
Broad Form Property Damage		Included
Incidental Malpractice		Included
Knowledge of Occurrence	Included when notice of claim is reported to proper individual	Included
Medical payments	\$10,000 limit	Included
Personal Injury	Broad Form-libel, slander, false arrest	Included
Property Damage Legal Liability	\$500,000 limit	Included
Bail Bonds	\$2,500 limit	Included
Failure to Disclose Hazards & Notify	Unintentionally fail to describe all hazards	Included
Employee Benefits	\$1,000,000 limit	Included
Abuse & Molestation	\$1,000,000 limit	Available
Tanning	\$1,000,000 limit	Available

***Please refer to policy forms for specific coverage. Most indicated limits may be increased.***

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