

# HEALTH CLUBS FULL SERVICE

## Eligible Operations:

- Exercise & sport clubs
- Fitness & training centers
- Gyms
- Health & wellness clubs
- Racquet & tennis clubs
- Sports & athletic clubs

## Key Underwriting/Qualifying

### Factors (Including but not limited to):

- Must require members & non-members (guests) to sign waiver & release/hold harmless agreement
- \$3,000 minimum account premium

## Ineligible for this program:

- Children's fitness facility (Call 1-800-506-4856 to discuss eligibility)
- Swimming & aquatic centers
- Seasonal swim/tennis associations/clubs
- Climbing wall clubs
- Day care service (drop-off)

\*Note: Smaller health & fitness facilities may qualify for coverage under one of K&K's Risk Purchasing Group programs (see reverse side for contact information)

## K&K Benefits:

- Experienced & professional staff dedicated exclusively to servicing the K&K health and fitness programs for over 25 years
- Carrier supported loss control services
- Advertising presence in industry trade publications such as CBI, Club Industry and Fitness Management
- Over 70 years of experience providing sports, leisure and entertainment insurance
- In-house underwriting, policy administration and claims services
- 24-hour emergency claims phone service
- Insurance carriers rated "A" or higher by A.M. Best
- Premium installment plans available

K&K's program offers a complete package of insurance coverages tailored to the specific risks faced by health club operations today.

## Coverages Available & Program Highlights:

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### Property

- Newly Acquired or Constructed Building
- Newly Acquired Business Personal Property
- Ordinance & Law
- Off-premises Power Failure
- Water Back-up of Sewers & Drains
- Outdoor Signs
- Outdoor Property (trees, shrubs or plants)
- Property Off Premises
- Accounts Receivable/Valuable Papers & Records
- Replacement Cost Defined
- Covered Property Definition Redefined
- Equipment Breakdown Included

### General Liability

- Admitted or Non-admitted Basis
- Broadened Coverage Form
- Non-auditable Policy
- Legal Liability to Participants
- Professional Liability Extension

### Optional Coverages

- Liquor Liability
- Limited Tanning Liability
- Sub-contractors can be added as Additional Insureds
- Employee Benefits Liability
- Stop Gap Liability

### Inland Marine

### Crime

### Commercial Auto/Nonowned Hired Auto Liability

### Excess Liability

### Workers' Compensation

### Event Cancellation & Non-appearance

## Common Associated Exposures:

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- Baby-sitting/child care
- Climbing walls
- Diet/weight control
- Massage therapy
- Pro/sport shops
- Personal training
- Restaurants/lounges
- Snack/juice bars
- Spa services
- Tanning
- Whirlpools/saunas/steamrooms

Insuring the world's fun<sup>®</sup>

**Contact Information:**

1712 Magnavox Way  
P.O. Box 2338  
Fort Wayne, IN 46801-2338

**\*Health Club Program - Full Service**

PHONE: 877.355.0315  
FAX: 260.459.5821

EMAIL:  
KK.Recreation@kandkinsurance.com

WEB SITE:  
kandkinsurance.com

**For our Limited Service and Basic Service, please contact:**

Risk Purchasing Group Program

PHONE: 800.506.4856  
FAX: 260.459.5590

EMAIL:  
info@fitnessinsurance-kk.com

WEB SITE:  
fitnessinsurance-kk.com

K&K Insurance Group, Inc. is a licensed insurance producer in all states (TX license #13924); operating in CA, NY and MI as K&K Insurance Agency (CA license #0334819)

**Submission Instructions:**

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To request an insurance quotation through this program, please submit the appropriate applications along with the preliminary underwriting information listed. In some cases, requested coverages may not be offered or available due to underwriting criteria and/or carrier guidelines. It is important to carefully review the terms and conditions of any insurance quotations received. Please contact a K&K representative if you have any questions.

**Preliminary Underwriting Information Required:**

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- Application(s) (see below)
- ACORD application(s) for other requested coverages
- Five years of company loss runs
- Copy of waiver & release forms (members, guests, tanning members)

**Health & Fitness Application(s):**

(Applications can be obtained from our web site: [kandkinsurance.com](http://kandkinsurance.com))

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**K&K Application(s)**

- Health Club–Full Service Information Form

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