

Fitness Center Product

Claim Examples

- ▶ **Property:** A fire in an adjoining building caused water and smoke damage. There was \$15,000 of building damage and \$35,000 of business personal property damage. In order to repair the damage and replace the workout equipment, the fitness center had to be closed for 1 month, which resulted in the loss of business income for the insured.
- ▶ **Property:** The owner arrived at the fitness center one morning to find that the building had been spray painted by vandals. The owner called the police to report the incident. The vandalism caused \$5,000 in damages.
- ▶ **Medical Payments:** A customer was exercising on a squat machine. The machine came off the ground and cut her leg. She incurred \$3,000 in medical expenses.
- ▶ **General Liability:** A customer was lifting weights when a 500-pound machine fell on his back and crushed him. The man sustained crushed lungs, fractured vertebrae in his spine, and \$150,000 in medical bills, as well as loss of income from being out of work.
- ▶ **General Liability:** A customer slipped and fell in the entrance way of the fitness center due to the floor being wet from the rain. The customer sustained a non-displaced fibular fracture and sued the restaurant \$12,000 in medical expenses and lost wages.
- ▶ **Professional Liability:** A professional trainer at the center was working with a member and encouraged them to increase the pace of their work out. During the session the member injured their back and sued the fitness center for \$35,000 in medical costs and loss of wages.
- ▶ **Molestation and Abuse:** A member sued the fitness center alleging negligent hiring of an employed instructor who exhibited inappropriate behavior when training the member. The cost to defend the claim was \$17,000.
- ▶ **Hired and Non Owned Automobile Liability:** The manager of the fitness center asked an employee to run to the bank. While on the way to the bank, the employee rear-ends another car causing \$4,000 worth of property damage to the other automobile and \$40,000 in bodily injury to the other driver and damage to their automobile. The employee's car was underinsured when they injured the other driver.
- ▶ **Value Plus:** A building next to the insured's premises caught fire. The fire did not damage the insured's building, however, the fire spread to the insured's property and destroyed the insured's TV Satellite dish located outside of the building. The value of the Satellite dish was \$10,000.
- ▶ **Equipment Breakdown:** The insured's HVAC system was damaged due to an electrical shortage caused during a power surge. The HVAC system needed to be replaced. An equipment breakdown claim was made for \$2,000