

Health club program enhancements

Markel Health Club Solutions provides insurance specially designed for most health and fitness facilities, personal training, yoga, and Pilates studios.

General liability

Every health club package policy receives Markel's Commercial General Liability Extension Plus endorsement. Coverages include:

- Damage to premises rented by you – equal to the general liability each occurrence limit
- Automatic inclusion of additional insured interests, where required by written contract or agreement, mortgages, assignees or receivers, and vendors
- Aggregate limit applies on a per location basis
- Property damage to customers' goods included for limits up to \$10,000 per occurrence
- Personal and advertising injury from televised or videotaped material
- Waiver of subrogation when prior written contract is in place

For an additional premium, we can include the Monument General Liability endorsement, which includes coverage for:

Coverage	Limit
Business travel accidental death benefit	\$50,000
Crisis management	\$25,000
Donation assurance	\$25,000
Identity theft expense	\$25,000
Image restoration and consulting	\$25,000
Key individual replacement expense	\$50,000
Kidnap expenses	\$50,000
Workplace violence counseling	\$50,000

Property

We offer two package options:

	Champion	Elite
Tenants' building glass	* Included	* Included
Employee theft	\$10,000	\$10,000
Newly acquired or constructed property – buildings	\$1,000,000	\$1,000,000
Newly acquired or constructed property – business personal property	\$250,000	\$500,000
Property off-premises	\$25,000	\$25,000
Discharge from sewer, drain, or sump (not flood-related)	\$25,000	* Included
Signs-Fences, antennas, and plate glass included with building coverage	\$25,000 per occurrence	\$25,000 per occurrence
Business income and extra expense	\$50,000	\$300,000
Electronic data processing, including extra expense, software and transit	\$50,000	\$50,000

* A sublimit does not apply to this coverage. Coverage is included within the applicable building or business personal property limit.

For more information: markelhealthclub.com

To obtain a Markel appointment: markelinsurance.com/agent-resources

Coverages, exclusions, limitations, policy terms and conditions, and eligibility for insurance or discounts may vary by state.

