



# Fitness Center Product Application – All States

YOU CAN OBTAIN A QUOTE BY PROVIDING THE INFORMATION IN SECTION I - INSTANT QUOTE BELOW, SUBJECT TO THE REMAINDER PROVIDED PRIOR TO BINDING.

## I. INSTANT QUOTE INFORMATION

Instant Quote is only available for accounts with no losses in the past three years. If there is loss history, please complete the entire application.

Applicant's name: \_\_\_\_\_

Location address: \_\_\_\_\_  Same as mailing address.

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Description of Operations:

How many years has the applicant been at the current location? \_\_\_\_\_

Do you own the building?  Yes  No (If No, skip Building Owner Questions under both the Property & Liability Sections below)

### PROPERTY SECTION

Construction:  Frame  Joisted masonry  Non-combustible  Masonry non-combustible  
 Modified fire-resistive  Fire-resistive  Other \_\_\_\_\_

Protection class: \_\_\_\_\_

Requested cause of loss:  Basic  Special

Requested valuation:  Replacement cost  Actual cash value

Deductible:  \$1,000  \$2,500  \$5,000

Coinsurance:  80%  90%  100%

Business personal property limit \$ \_\_\_\_\_

Business income & extra expense limit \$ \_\_\_\_\_

### Building Owner

Building limit \$ \_\_\_\_\_

What year was the building constructed? \_\_\_\_\_

What is the square footage of the entire structure? \_\_\_\_\_ sq. ft.

Is the building fully protected by an operational sprinkler system covering 100% of the premises?  Yes  No

### GENERAL LIABILITY SECTION

Limit:  \$100,000/\$200,000  \$300,000/\$600,000  \$500,000/\$1,000,000  \$1,000,000/\$2,000,000

Abuse & molestation liability limit:  \$100,000/\$300,000  \$300,000/\$300,000  \$500,000/\$500,000  \$1mil/\$1mil

Exposure basis: Annual gross sales: \$ \_\_\_\_\_ Number of members: \_\_\_\_\_

# Full-time employees: \_\_\_\_\_ # Part-time employees: \_\_\_\_\_ (<30 hrs/week)

Number of sports courts: \_\_\_\_\_

Does the facility have any treadmills?  Yes  No

Any jacuzzis, hot tubs, sauna or steam rooms?  Yes  No

Are there any shower facilities?  Yes  No

Are there any swimming pools?  Yes  No

Is the facility open 24 hours?  Yes  No

If "Yes," do you have a fitness staff certified in CPR on duty all hours of operation?  Yes  No

Do members have access outside of regular business hours?  Yes  No

Number of massage services units \_\_\_\_\_

Number of tanning units \_\_\_\_\_

Do you have exposure to child sitting services?  Yes  No

### Building Owner

Is any portion of the building leased to commercial tenants?  Yes  No If "Yes," applicable sq. ft. \_\_\_\_\_

Does the applicant lease any apartments at this location?  Yes  No If "Yes," number of units \_\_\_\_\_  
 applicable sq. ft. of apts. \_\_\_\_\_

Additional Interests (AI = Additional Insured, LP = Loss Payee, M = Mortgagee)

Name	Relationship/Interest	Address	City, State, Zip	AI	LP	M
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**II. LOSS INFORMATION FOR THE PAST THREE YEARS**

Liability Coverages  None, or provide detail below.

Year	Status	Incurred	Description
_____	Open/Closed	\$ _____	_____
_____	Open/Closed	\$ _____	_____
_____	Open/Closed	\$ _____	_____

Property Coverages  None, or provide detail below.

Year	Status	Incurred	Description
_____	Open/Closed	\$ _____	_____
_____	Open/Closed	\$ _____	_____
_____	Open/Closed	\$ _____	_____

**III. ADDITIONAL PROPERTY INFORMATION**

If you own the building and it is more than 10 years old, please complete the following:

Age of roof \_\_\_\_\_ yrs. Plumbing updated (yr) \_\_\_\_\_ Electrical updated (yr) \_\_\_\_\_ Heating updated (yr) \_\_\_\_\_

Roof type:  Flat  Wood shake  Shingle  Metal  Tile  Slate  Other \_\_\_\_\_

Plumbing type:  PVC  Copper  Lead  Galvanized  Other \_\_\_\_\_

What type of burglar alarm is on the premises?  Central station  Local  None

**IV. ELIGIBILITY CRITERIA**

- No bankruptcies, tax or credit liens against the applicant in the last five years  True  False
  - Coverage has not been cancelled or non-renewed in the last three years (not applicable in Missouri)  True  False
- If "False," advise reason \_\_\_\_\_

**Property**

- For any building built prior to 1978, 100% of the electric wiring is on functioning and operating circuit breakers  N/A  True  False
- For any building built prior to 1978, there is no aluminum wiring or knob and tube wiring  N/A  True  False
- Functioning and operational fire extinguishers available  True  False
- Functioning and operational smoke detectors  True  False
- Building is not a non-standard structure (i.e. bubble, dome, etc.)  True  False

**General Liability**

- Applicant has not, is not and will not act as a franchisor (grantor of a franchise)  True  False
- No alcohol sales  True  False
- No contact martial arts or boxing activities  True  False
- No rock/wall climbing activities  True  False
- No trampoline or gymnastics activities/instruction  True  False
- All members and guests using the facility are required to sign a release/waiver of liability  True  False
- All personal trainers and aerobic instructors are required to be certified  True  False
- All fitness personnel are required to be CPR certified  True  False
- Service logs are maintained on all equipment  True  False
- No chiropractic, physical therapy, rehabilitation services or similar professional services by direct employees and all professionals renting space from the insured are required to carry their own insurance and name the applicant as an additional insured  True  False
- Applicant does not manufacture or alter the packaging of any diet aids, vitamins, supplements or similar products  True  False
- Warning signs posted in clear view of all tanning units, hot tubs, saunas, steam rooms and fitness equipment  True  False
- No actual or alleged incidents regarding molestation or abuse  True  False
- No type of acupuncture services, electrolysis or hair removal services, body wrapping services or any type of body container services are provided by your center  True  False
- No medical services, blood analysis, stress testing, weight loss or diet clinic exists  True  False
- No formal instruction or classes for children under the age of 12  True  False

**Additional General Liability Information**

- You have an exposure to tanning units  Yes  No
- If "Yes," please answer the following questions:
- No more than four units  True  False
  - All units are UL Approved  True  False
  - All minors are required to have a parent or guardian sign a release prior to use  True  False
  - Individuals are warned against using tanning units when pregnant or using photosensitive medication  True  False
  - Applicant has exclusive access to controls  True  False
  - Individuals are required to wear goggles  True  False
  - Logs are kept on each person's use and maximum number of uses is enforced  True  False

You have an exposure to child sitting services  Yes  No

- If "Yes," please answer the following questions:
- Criminal and background checks are performed on all potential employees having exposure to or responsibility for children  True  False
  - No children under 6 weeks old accepted  True  False
  - Children are required to be signed in and signed out  True  False
  - A member signing in a child must be on premises at all times  True  False

V. ADDITIONAL APPLICANT INFORMATION

Form of business:  Individual  Corporation  Partnership  LLC  Other \_\_\_\_\_

What year did the business start? \_\_\_\_\_

Applicant's mailing address: \_\_\_\_\_ (if different than the location address above)

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

E-mail address of primary contact: \_\_\_\_\_ Phone: \_\_\_\_\_

Inspection contact name: \_\_\_\_\_ Telephone/E-mail address: \_\_\_\_\_

Audit contact name: \_\_\_\_\_ Telephone/E-mail address: \_\_\_\_\_

**Virginia Notice:** Statements in the application shall be deemed the insured's representations. A statement made in the application or in any affidavit made before or after a loss under the policy will not be deemed material or invalidate coverage unless it is clearly proven that such statement was material to the risk when assumed and was untrue.

**Minnesota Notice:** The clause "and/or authorization or agreement to bind the insurance." is replaced with "Authorization or agreement to bind the insurance may be withdrawn or modified based on changes to the information contained in this application prior to the effective date of the insurance applied for that may render inaccurate, untrue or incomplete any statement made with a minimum of 10 days notice given to the insured prior to the effective date of cancellation when the contract has been in effect for less than 90 days or is being canceled for nonpayment of premium."

**Colorado Fraud Statement:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

**District of Columbia Fraud Statement: WARNING:** It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

**Florida Fraud Statement:** You are agreeing to place coverage in the surplus lines market. Superior coverage may be available in the admitted market and at a lesser cost. Persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

**Kentucky Fraud Statement:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

**Maine and Washington Fraud Statement:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

**New Jersey Fraud Statement:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**New York Fraud Statement:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

**Ohio Fraud Statement:** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**Oklahoma Fraud Statement: WARNING:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**Pennsylvania Fraud Statement:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**Tennessee and Virginia Fraud Statement:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**Fraud Statement (All Other States):** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

Applicant's signature: \_\_\_\_\_ Title: \_\_\_\_\_ Date: \_\_\_\_\_

If your state requires that we have information regarding your authorized retail agent or broker, please provide below.

Retail agency name: \_\_\_\_\_ License #: \_\_\_\_\_

Main agency phone number: \_\_\_\_\_

Agency mailing address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip code: \_\_\_\_\_