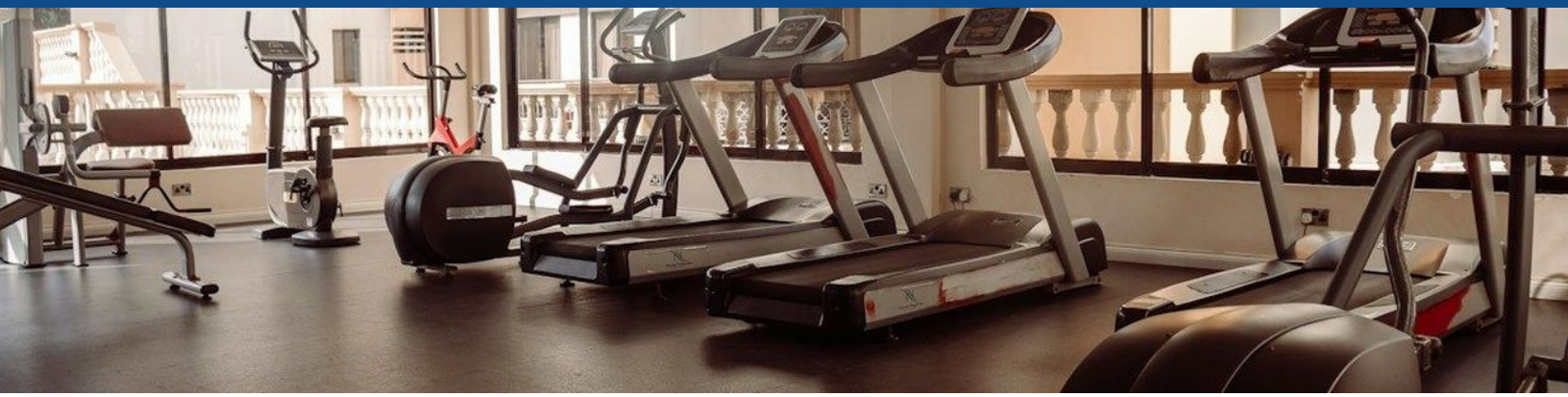
Fitness Center / Gym Insurance

Events, recreation & entertainment - coverage overview, limitations and how to get a quote



OVERVIEW

Gym carriers focus on member injuries, trainer certifications and classes like CrossFit or boxing, and most want signed waivers on file for every member.

WHAT'S COVERED

General liability
Member injuries from slips, falls and equipment.

Professional liability
Injury claims tied to training advice and instruction.

Abuse and molestation
Required by many carriers if you train minors.

Property and equipment
Machines, weights, flooring and build-out.

Business income
Lost membership revenue after a covered closure.

Good to know
Certified trainers with their own coverage, 24-hour access controls and an AED on site all help pricing.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Independent contractor trainers without their own policy
- × Tanning and sauna injuries on some forms
- × Claims from unsupervised minors

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Member count and hours
- Class schedule and types
- Trainer certifications
- Sample membership waiver

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/fitness-center-gym/

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