

HEALTH CLUB PROGRAM

The Health Club Program from NSI offers protection for your business with these property and casualty insurance coverages:

General liability including professional liability and liability regarding the injuries to participants

Employment practices liability

Employee benefits liability

Childcare liability including massage therapists' professional liability

Not-for-profit Directors and Officers liability

Property

Crime

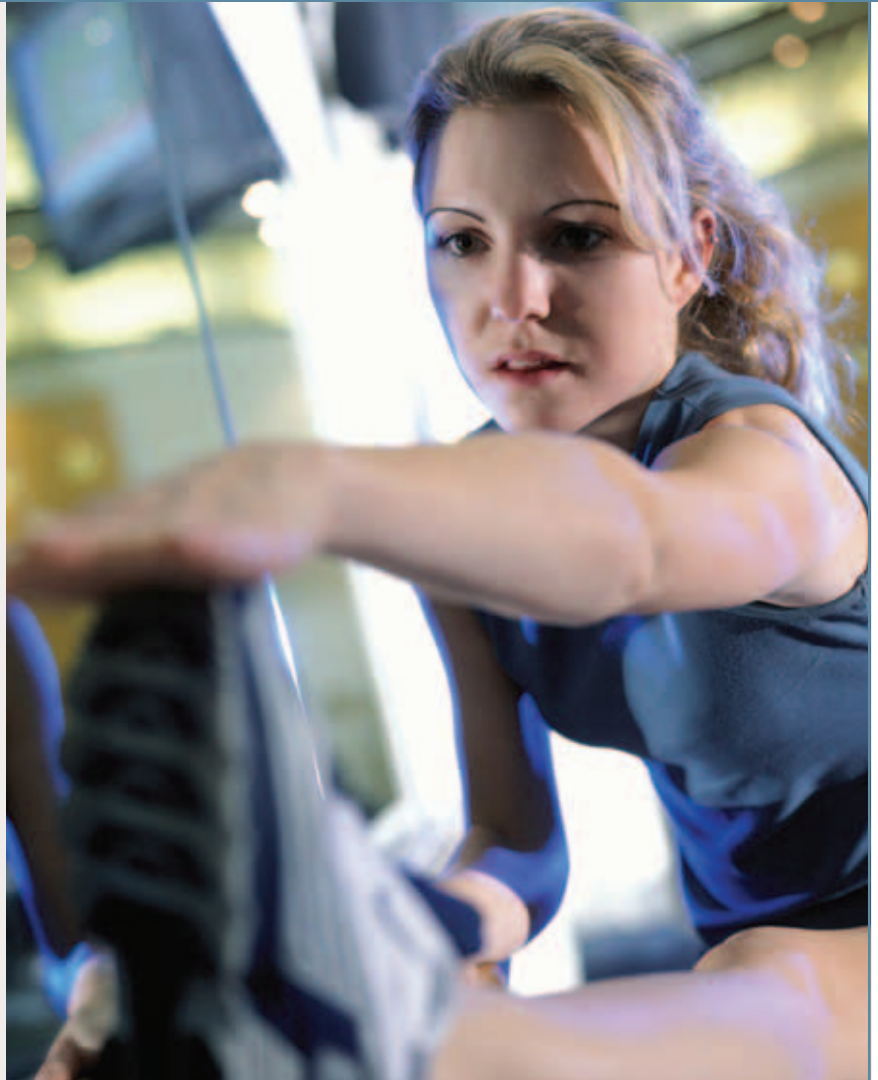
Inland marine

Auto*

Workers' Compensation*

Umbrella

**Not available in Michigan*



HEALTH CLUB PROGRAM

Specialized insurance for health clubs from NSI can provide protection for many types of health, exercise, and recreation clubs. We can cover fitness and recreation for all generations!



Liability coverage may include:

- General liability including professional liability and liability regarding injuries to participants
- Limits as high as \$1 million occurrence/ \$3 million aggregate
- Fire legal liability – \$100,000
- Employees as additional insureds
- Employee benefits liability (*claims-made coverage*)
- Employment practices liability (*claims-made coverage*)
- Not-for-profit Directors and Officers liability coverage
- Building owner as additional insured

Other coverages and options:

- Childcare liability including massage therapists' professional liability
- Umbrella limits up to \$5,000,000
- Crime – Employee dishonesty, money and securities, forgery and alteration
- Mobile equipment
- Long-term skin damage coverage for suntan beds

- Valuable papers and records
- Accounts receivable
- Personal computers, EDP equipment, data, media, and phones
- Workers' Compensation*
- Auto*

**Not available in Michigan*

Property coverage may include:

- 4% inflation guard on buildings
- Business income – actual loss sustained (*with extra expense*)
- Utility service – direct damage
- Equipment breakdown on building and contents
- Utility service – time element
- Agreed value on buildings
- Blanket insurance
- Water backup, sump pump overflow
- Outdoor fences, signs
- Replacement costs

This program is available from NSI and your local independent insurance agent. NSI is a division of West Bend Mutual Insurance Company, an admitted carrier since 1894.