



GENESEE GENERAL  
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## Fitness Center Product

### *Claim Examples*

▶ **Property:** A fire in an adjoining building caused water and smoke damage. There was \$15,000 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.

▶ **General Liability:** 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**.

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.

▶ **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 instructor who went overboard when demonstrating the proper way to exercise her muscles.

▶ **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 \$15,000**.

▶ **Equipment Breakdown:** The insured's HVAC system was damaged due to an electrical shortage caused during a power surge. The HVAC system need to be replaced. An **equipment breakdown** claim was made.