

PROPERTY EXTRA COVERAGE ENDORSEMENT – HEALTH OR EXERCISE CLUBS

This endorsement modifies insurance provided under the following: BUILDING AND PERSONAL PROPERTY COVERAGE FORM
BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
CAUSES OF LOSS – SPECIAL FORM

SUMMARY OF COVERAGES AND LIMITS

This is a summary of the various coverages and limits provided by this endorsement. No coverage is provided by this Summary. Refer to the provisions in Sections A. through N. to determine the scope of the insurance protection provided by this endorsement.

SCHEDULED COVERAGES	LIMITS OF INSURANCE
Appurtenant Buildings and Structures	\$25,000
Automated External Defibrillators	\$5,000
Boundary Extension	1,000 feet
Broadened Named Insured	Included
Claim Data Expense	\$25,000
Computer Fraud:	
* Each Occurrence	\$25,000
* Aggregate	\$50,000
Contractual Penalties	\$25,000
Debris Removal	\$50,000
Dependent Properties	\$50,000
Electronic Data Including Virus And Hacking Coverage	\$25,000
ERISA Employee Dishonesty	\$10,000
Exhibitions, Trade Shows Or Fairs	\$5,000
Expanded Building Definition	Included
Expediting Expense	\$25,000
Extended Business Income (Business Income (and Extra Expense)	90 Days
Lease Cancellation Moving Expenses	\$10,000
Lessor's Leasehold Interest (Business Income (and Extra Expense)	\$10,000
Newly Acquired Locations (Business Income (and Extra Expense)	120 Days
Newly Acquired Or Constructed Property:	
* Building	\$1,000,000
* Your Business Personal Property	\$500,000
* Period Of Coverage	120 days
Ordinance Or Law:	
* Undamaged Portion Of The Building (Coverage A)	Building Limit
* Increased Period Of Restoration	\$25,000
Outdoor Signs	\$25,000
Pollutant Clean-Up And Removal	\$25,000
Preservation Of Property Expenses	\$25,000
Property In Transit	\$25,000
Property Off-Premises	\$50,000
Reimbursement Of Master Key Costs:	
* Each Occurrence	\$5,000
* Aggregate	\$10,000
Reward Coverage	25% or \$25,000
Sewers And Drains - Discharge Of Water	\$25,000
Spoilage - Direct Damage	\$10,000
Temporary Relocation of Property Coverage During Renovation or Remodeling	\$50,000

Tenant Glass	Included
Tenant Move Back Expense	\$10,000
Unauthorized Business Credit Card Use	\$5,000
Unintentional Errors or Omissions	Included
Utility Services – Direct Damage	\$10,000
Utility Services – Time Element	\$10,000
Virus And Hacking Coverage (Business Income (and Extra Expense)	\$25,000

COVERAGES INCLUDED IN \$250,000 COMBINED LIMIT OF INSURANCE

Accounts Receivable	Included
Electronic Data Processing Equipment	Included
Fine Arts:	
* Each Item	\$5,000
* Each Occurrence	Included
Fire Department Service Charge	Included
Fire Extinguisher Systems Recharge Expense	Included
Outdoor Property- (Lawns, Trees, Plants And Shrubs)	
* Each Item	\$1,000
* Each Occurrence	Included
Personal Effects	Included
Valuable Papers And Records	Included

CRIME COVERAGES INCLUDED IN \$10,000 COMBINED LIMIT OF INSURANCE

Employee Dishonesty	Included
Forgery Or Alteration	Included
Money and Securities Inside Or Outside the Premises	Included
Money Orders and Counterfeit Paper Currency	Included

COVERAGES B & C INCLUDED IN COMBINED \$250,000 LIMIT OF INSURANCE

Demolition Cost Coverage (Coverage B)	Included
Increased Cost Of Construction (Coverage C)	Included

LIABILITY AND PROPERTY PROPOSAL - Loc# 1

INSURED: Lisa Fitness Concept, LLC, DBA: Orangetheory Fitness

Lisa Fitness Concept, LLC 6813 Cantrell Road , Little Rock, AR 72207

Liability Effective 07/12/2016 - 07/12/2017

Description: Health Club

Liability Insurance Carrier: LLloyd's of London - Non Admitted Insurer

Property Effective 07/12/2016 - 07/12/2017

Property Insurance Carrier: Atlantic Specialty Insurance Company - Rating A (Excellent) X

Liability Coverage and Limits	
Each Occurrence	\$1,000,000
General Aggregate	\$3,000,000
Products/Completed Operations Aggregate	\$3,000,000
Personal and Advertising Injury	\$1,000,000
Fire Damage Liability	\$300,000
Medical Expense Liability	Excluded
Professional Liability	Included
Tanning Liability	Included
Hired Auto Liability	\$1,000,000
Non-Owned Auto Liability	\$1,000,000
Policy Deductible	None
Sexual Abuse or Molestation Per Occurrence	\$1,000,000
Sexual Abuse or Molestation Aggregate	\$3,000,000

Liability Premium Summary	
Liability Premium	\$1,250.00
Surplus Tax	\$45.75
test label 1444	\$150.00
test label 3	\$106.75
Terrorism Coverage	See Summary
Liability Total	\$1,552.50

Property Coverage, Limits, Deductibles	
Building	No Coverage
Business Personal Property	\$450,000
Business Income	\$270,000
Sign Coverage	\$25,000 Included
Glass Coverage	Included
Property Deductible	\$1,000
Business Income Deductible (Hours)	72

Other Coverages	
Additional EDP Equipment	No Coverage
HVAC	No Coverage
Sign Coverage over \$25k	No Coverage
Employee Dishonesty	\$10,000

Other Perils	
Flood	No Coverage
Flood Deductible	N/A
Flood Premium	N/A
Earthquake	No Coverage
Earthquake Deductible	N/A
Earthquake Premium	N/A

Property Premium Summary	
Property Premium	\$1,347.00
Agency Fee	\$347.00
Terrorism Coverage	\$40.00
Property Total	\$1,734.00

TOTAL PREMIUM THIS LOCATION: \$3,286.50

Special Conditions and Comments

If Building is covered, coverage is Special Form, Replacement Cost, No Coinsurance unless specified above. If Personal Property is covered, coverage is Special Form, Replacement Cost, No Coinsurance unless specified above. If Business Income is covered, coverage is Special Form, 3 Day Deductible, 1/3 Monthly Limitation, 90 Day Extended Period of Indemnity unless specified above.