

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 |

Thursday, February 8, 2018

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

Attn: **Lisa Duke**

Re: Health Club Insurance Proposal

Proposed Effective Date: 07/12/2016

Thank you for giving Fitness Insurance, LLC the opportunity to offer your renewal proposal. This proposal has been tailored to the overall needs of the Health Club Industry, as well as your specific needs.

This proposal provides a brief summary of the insurance coverages we are proposing for your renewal. Only the actual policy will contain all the terms, conditions, limitations and exclusions.

Proposed limits and terms presented are per expiring or per your renewal instructions. It is your responsibility to review the terms, limits, and optional coverages available and advise us of any changes necessary. It is important to notify us of any additions of equipment, tenant improvements, or added activities as it may be necessary for additional coverage.

When you choose Fitness Insurance, you are assured personal service, ease of doing business and quick responses to your needs.

We look forward to working with you and servicing your needs throughout the year!

Sincerely,

Scott

Scott Kerr on behalf of Randy Schumacher
Fitness Insurance

To renew your coverage, please review the binding checklist attached. Should you elect to bind coverage, payment and all other required paperwork must be received in our office prior to binding. Coverage cannot be bound without completed paperwork and payment. The undersigned is an authorized representative of the applicant and agrees that the information provided in the application, written or verbal, and any material submitted herewith are the representations of all the applicants and that they are material and are the basis for issuance of the insurance policy provided by us. The undersigned further agrees that the application and any material submitted with the application shall be maintained on file (either electronically or paper) with us and shall be deemed to be attached hereto as if physically attached. The undersigned further agrees to all proposed limits, terms, and conditions contained herein and understands that higher limits may be available for all lines of coverage.

Signature _____

Date _____