

## 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 1	\$550.00
test label 3	\$1,706.75
Terrorism Coverage	See Summary
<b>Liability Total</b>	<b>\$3,552.50</b>

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	\$1,334.00
Agency Fee	\$344.00
Terrorism Coverage	\$40.00
<b>Property Total</b>	<b>\$1,718.00</b>

**TOTAL PREMIUM THIS LOCATION: \$5,270.50**

### 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.

## UMBRELLA PROPOSAL

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

**UNDERWRITTEN BY:**

**Effective Date**    **Expiration Date:**

COVERAGE	LIMIT
Retention	\$0
Umbrella	\$0 Each Occurrence \$0 Annual Aggregate

Premium	\$100.00
Terrorism Fee	\$1.00
Surplus Tax/Surcharge	\$3.00
<b>Total</b>	<b>\$134.00</b>

### REQUIRED PRIMARY (UNDERLYING) COVERAGES:

#### Commercial Liability

- \$1,000,000 Each Occurrence
- \$2,000,000 General Aggregate
- \$1,000,000 Products Aggregate
- \$1,000,000 Personal Injury
- \$100,000 Fire Damage Legal Liability

#### Auto Liability

- \$1,000,000 Combined Single Limit

#### Employer's Liability

- \$500,000 Bodily Injury Each Accident
- \$500,000 Bodily Injury by Disease - Policy Limit
- \$500,000 Bodily Injury by Disease - Each Employee

**Information on "Non-Admitted" Carriers:** Carrier quoted may be "non-admitted." If insurance company is "non-admitted," the insurance policy is being issued by an Insurer that is not licensed in the state where the risk is located. The Insurer is not subject to the financial regulations and enforcement of carriers that are admitted in a state. The Insurer does not participate in any guarantee fund in the state, so in the event of the insolvency of the Insurance Carrier, the state will not pay your claims or protect your assets. If you have further questions about "Non-Admitted" carriers, please call us to discuss.