

## 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

Friday, February 9, 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

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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.



Crushing Average Insurance Since 1982

Signature\_\_\_\_\_Date\_\_\_\_\_

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