

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:	.166
* 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	t

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

Forgery Or Alteration

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 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	V	Date



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

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

Property Effective	07/12/2016	07/12/2017
FIODELLY ELICUIVE	01/12/2010 -	01/12/2017

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

7.7.7.1	
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

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

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.

2170 S. Parker Rd, Suite 251 | Aurora, CO 80231 | 800.881.7130 | Fax 720.279.8321 | www.fitnessinsurance.com

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