



"Insuring your peace of mind"



# Fitness INSURANCE

◇ PERSONAL TRAINERS    ◇ FITNESS PROFESSIONALS    ◇ PILATES & DANCE INSTRUCTORS

**YOU MUST BE AN ACTIVE MEMBER OF [NAMASTA](#) TO ACCESS THIS INSURANCE PROGRAM**

## POLICY COVERAGES AND LIMITS

Commercial General Liability	<b>\$1,000,000</b> PER OCCURRENCE	<b>\$3,000,000</b> AGGREGATE
Professional Liability		
Personal & Advertising Injury Liability		
Sexual Abuse Liability	<b>100,000</b> PER OCCURRENCE	<b>300,000</b> AGGREGATE
Damage To Premises Rented To You	<b>100,000</b> ANY ONE PREMISES	<b>TOP RATED RELIABILITY</b> ALL INSURANCE POLICIES WRITTEN BY AN "A" BEST RATED CARRIER
Medical Expense	<b>2,500</b> ANY ONE PERSON	
No Deductible	<i>HIGHER LIMITS AVAILABLE. PLEASE CALL 800-395-8075 FOR QUOTE</i>	

### We Will Defend You:

- In a club if the owner does not have insurance and you are sued while training at the club
- Wherever you are training clients: at clubs, homes, YMCA, etc
- In the home of someone you are training
- Against trip and fall claims

Individuals only with no employees and who do not rent, lease or own the premises where they train. All others please contact FWI at 800-395-8075 for assistance.

**CERTIFIED INDIVIDUAL      \$192.00\***

**NON-CERTIFIED INDIVIDUAL    \$252.00\***

\* ABOVE CHARGES INCLUDE ALL APPLICABLE FEES

Policy Exclusions include and are not limited to: Asbestos, auto (no coverage for hired, non-owned auto), employee termination, any liquor, nuclear war, and the recommending, manufacturing, testing, and/or distributing of vitamin, mineral, herbal, medicinal, nutritional/diet supplements.

### **OPTIONAL: INDEPENDENT CONTRACTORS' OCCUPATIONAL ACCIDENT COVERAGE**

For NAMASTA members, this insurance offers coverage for **independent contractors** at substantial savings! It includes accident medical expense, disability and death coverage. Designed for individuals only with no employees and who do not rent, lease or own the premises they train at. **Affordable!** Facilities can be reluctant to hire instructors who don't have medical/accident coverage. At approximately \$15 per month (**\$192 per year for certified individuals; \$252 for non-certified**), the cost fits nicely in the budget for NAMASTA members who are independent contractors.

**Accidental Death & Dismemberment:** \$100,000

**Accident Medical Expense:** \$150,000 per person, \$300,000 per accident, \$25 occurrence deductible.

**Weekly Accident Disability:** 70% of average weekly wage up to \$300 per week, 7 day waiting period and maximum benefit period of 104 weeks. This includes a Continuous Total Disability provision with a maximum benefit of ten years. For each independent contractor to be covered enter \$183 in payment section. Provide name, address and telephone number for each independent contractor on a separate paper.

Fitness and Wellness Insurance Agency

380 Stevens Avenue, #206 • Solana Beach, CA 92075 • License #OD28716 • Fax: 858-519-0822