

Our policy is performance.™

Outstanding Service

Getting a proper proposal and accurate quote quickly is just the start. When you insure your business with Willis HRH and The Hanover, you also gain access to expert service personnel. They can answer questions about your policy and get you help right away if you are involved in a claim.

The special industry perspective and commitment of the InsureFit team, as well as attractive prices, responsiveness, service and products will make your decision easy.

Shape Up Today!

To learn more about this insurance program for health and fitness businesses like yours, contact your local Independent Agent for a no-obligation consultation and quote. The Hanover and Willis HRH will work with your agent to get you the right coverage at the right price!



Let's get started. Visit our website at www.hanover.com or contact a Willis HRH health club specialist directly:

Ron Zaiger ronald.zaiger@willis.com
Beth Jones elizabeth.jones@willis.com

1-800-445-4664

The InsureFit Program

The Hanover Insurance Group is excited to offer a Health Club Program in conjunction with Willis HRH. Underwritten and marketed by The Hanover and administered by Willis HRH, this powerful program teams two leaders in specialty insurance.

This material offers a brief description of coverages and programs and is provided for informational purposes only. Actual coverages may vary by state. Options and credits are not available in all states. For exact terms, conditions, exclusions, and limitations, please contact Willis HRH.

Policies are underwritten by one or more of the following: Allmerica Financial Alliance Insurance Company, Allmerica Financial Benefit Insurance Company, Citizens Insurance Company of America, Citizens Insurance Company of Illinois, Citizens Insurance Company of the Midwest, Citizens Insurance Company of Ohio, The Hanover Insurance Company, The Hanover New Jersey Insurance Company, and/or Massachusetts Bay Insurance Company.

Florida: Policies in the state of Florida are underwritten by The Hanover Insurance Company, Massachusetts Bay Insurance Company, The Hanover American Insurance Company, and/or Allmerica Financial Benefit Insurance Company.

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115-1001 (8/09)

The InsureFit Program

Tailored for you by The Hanover



Insuring the Health of Your Health & Fitness Business



Our policy is performance.™

Health Clubs ■ Fitness Clubs ■ Tennis Clubs ■ Racquet Clubs ■ Swim Clubs

Trim Off



Insurance Protection That Outperforms

Whether your customers are working on monster abs or a killer backhand, they rely on safe and effective gear and facilities. They're looking for performance and results.

But unlike other businesses, yours is constantly exposed to risks every time a customer steps on a treadmill, slams a basketball or dives into a pool. Health and fitness businesses offer an incredible array of equipment in an active environment that can be hazardous to your members.

It all adds up to a need for specialized insurance. One that protects your assets and shields you from liability. We call this unique insurance program **InsureFit**.

With **InsureFit**, you can keep your business fit and in top shape because you're starting with a comprehensive insurance program specifically designed for your business. Like a good fitness program, **InsureFit** meets your unique needs by letting you customize your insurance program to provide proper coverage at competitive prices.

A Winning Team—The Hanover & Willis HRH

The **InsureFit** program provides property and liability coverages by aligning two of the leading forces in health club coverage: The Hanover Insurance Group, a top-rated insurance carrier, and Willis HRH, one of the largest insurance brokerage firms in the United States. Willis HRH is an underwriting expert in health and fitness business insurance. Together we are unmatched in our ability to provide customized and innovative solutions to clients of any size.

Whether you have a single row of stairmasters and treadmills, or a complete health club and spa offering massage, whirlpools and tanning, we have designed insurance programs that fit your situation—and your budget.

In teaming with Willis HRH, The Hanover has developed "Best Practices" for loss protection and claims handling. Willis HRH and The Hanover provide significant procedures to limit a club's liability exposures to maintain your club's financial fitness.



Real Coverages for the Real World

Our comprehensive coverages have been developed based on our uniquely long and successful history of serving the health and fitness industry. You benefit from this experience in policies that cover the essential needs as well as commonly overlooked exposures. As always, we tailor a program for your specific needs, but generally will include:

Property Coverages

- Members' personal property and money
- Buildings and contents
- Boiler and machinery systems breakdown
- Business interruption, including extended period of indemnity
- Broad form water damage
- Air support structures on a replacement cost basis
- Enhanced "**InsureFit**" Property Broadening Endorsement

Liability Coverages

- Personal injury
- Professional, including physical and massage therapists, aerobic instructors and personal trainers (incidental malpractice included)
- Membership discrimination
- Umbrella limits up to \$50 million
- Medical payments
- Liquor liability
- Abuse and molestation
- Non-auditable policy
- Enhanced "**InsureFit**" Liability Broadening Endorsement

Always Get the Maximum Coverages Available to You

To fully protect yourself and your business, we offer a broad range of optional coverages. These include:

- Excess umbrella up to \$50 million
- Earthquake and flood
- Commercial auto for owned and non-owned vehicles

Our goal is to help growing companies protect their assets, their people and their futures. We meet business needs through insurance that provides certainty in uncertain times.

Clear Answers from Recognized Experts

The Hanover and Willis HRH team is making it easy to get the coverage you need through insurance professionals who are completely knowledgeable about the health and fitness industry and the local area. That local knowledge is supported with automated systems that can provide a price and coverage decision quickly. Powerful technology also eliminates complicated forms and underwriting processes—making communicating with you fast and accurate.

