



**INSURANCE FOR FITNESS CLUBS AND INSTRUCTORS**

## **MedSurance® FIT Application Form**

This is an application for a property and liability package policy aimed at fitness clubs and instructors. As well as commercial general liability, the policy includes sexual misconduct and physical abuse liability, products liability and property. Limits are available up to \$5,000,000 and worldwide cover is provided as standard. Simply complete the form and return it to your insurance broker.



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## INSURANCE FOR FITNESS CLUBS AND INSTRUCTORS

### APPLICATION FORM

#### INTRODUCTION

The purpose of this application form is for us to find out who you are and to obtain information relevant to the cover provided by the MedSurance® FIT policy. Completion of this application form does not oblige either party to enter into a contract of insurance.

Insurance is a contract of utmost good faith. This means that the information you provide in this application form must be complete, accurate and not misleading. It also means that you must tell us about all facts and matters which may be relevant to our consideration of your application for insurance. Any failure by you in this regard may entitle us to treat this insurance as if it never existed. If a contract of insurance is agreed between you and us this application form will form the basis of the contract.

Important: Some Insuring Clauses of this Policy provide cover on a claims made and reported basis. Under these Insuring Clauses a claim must be first made against the Insured and notified to us during the period of the policy to be covered. These Insuring Clauses do not cover any claim arising out of any actual or alleged wrongful act occurring before the Retroactive Date.

#### HOW TO COMPLETE THIS FORM

Whoever fills out the form must be a principal, partner or director of the applicant firm and should make all the necessary enquiries of their fellow partners, directors and employees to enable all the questions to be answered. If you require any extra room to complete the answers to questions contained within this application form please continue your response in the Additional Information section at the back of the form. Once you have completed the form please return it directly to your insurance broker.

### SECTION I: APPLICANT DETAILS

- 1.1 Please state the name and address of the individual or company for whom this insurance is required. Where the applicant is a company, cover is also provided for all of the company's subsidiaries, but only if the data for all the subsidiaries is included in the answers to the questions contained in this form:

Name of individual or company:	
Address:	
City:	Province:
Postal code:	
Website:	

- 1.2 Please state when your business was established:

DD / MM / YY

- 1.3 Please state the number of employees in the below categories and include any independent contactors within these figures:

Instructors:

Other:

1.4 Please state your revenues received in respect of the following years (in CAD):

	Last complete financial year	Estimate for current financial year	Estimate for next financial year
Canadian revenue:	_____	_____	_____
USA revenue:	_____	_____	_____
Other territory revenue:	_____	_____	_____
Total revenue:	_____	_____	_____
Profit / (Loss):	_____	_____	_____

Date of financial year end:

DD / MM / YY

## SECTION 2: ACTIVITIES

2.1 Please briefly describe below the nature of your business activities:  
*If you have a brochure, or company literature, please attach to this form.*

_____
_____
_____

2.2 Please provide a full breakdown of your total revenue by activity:  
*The total of all activities listed here should equal 100%.*

_____	_____	_____%
_____	_____	_____%
_____	_____	_____%
_____	_____	_____%
_____	_____	_____%
_____	_____	_____%
_____	_____	_____%
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_____	_____	_____%
_____	_____	_____%
_____	_____	_____%
_____	_____	_____%
_____	_____	_____%
_____	_____	_____%
_____	_____	_____%
_____	_____	_____%

2.3 Do you ensure all of your employees are certified in cardiopulmonary resuscitation (CPR) and first aid?  Yes  No

If 'no', please explain:

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2.4 Do you conduct any of your services with professional athletes?  Yes  No

If 'yes', please provide details:

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2.5 Do you belong to any association related to these activities?  Yes  No

If 'yes', please provide details:

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2.6 a) If you are a fitness club, are all employees and independent contractors subject to criminal background checks?  Yes  No  N/A

If 'yes', please indicate which of the following background checks are performed:

Drug Screening:       Fingerprints:       Sexual Offender Registry:

If 'no', please explain why:

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b) If you are an instructor, has employment ever been declined as a result of any criminal background check conducted on you?  Yes  No  N/A

If 'yes', please explain:

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2.7 Do you:

a) verify the professional certificates or licenses of any employees or independent contractors working at your facility?

Yes  No

b) ensure that independent contractors maintain their own liability insurances?

Yes  No

If 'no', please explain:

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2.8 In the event that your product or service failed or delivery was delayed please describe the worst case scenario. Consider the potential for loss of life, injury to people, damage to buildings or other tangible property, or financial loss (consequential or otherwise) for your clients:

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**SECTION 3: COVER FOR FITNESS CLUBS**

Only complete this section if you are a fitness club

3.1 Are you the holder of an appropriate license for your facility or club?

Yes  No

If 'yes', please state what licenses you hold:

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3.2 If automated external defibrillators (AEDs) are used at your facility, do you ensure your employees are suitably trained to operate them?

Yes  No

If 'no', please explain:

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3.3 Please state the percentage of your revenues that relate to the following:

Membership fees:	_____ %
Initiation fees:	_____ %
Refreshments bar:	_____ %
Liquor:	_____ %
Pro shop sales:	_____ %

3.4 What is the minimum age requirement to use the club facilities?

3.5 Do you ensure each member of the club signs a membership agreement containing a 'hold harmless' clause in your favour for the use of your facilities which extends to the member's guests?

Yes  No

If 'no', please explain:

  
  

3.6 Is the facility staffed at all times during hours of business?

Yes  No

If 'no', please explain:

  
  

3.7 Are crèche services offered at the facility?

Yes  No

If 'yes', are these offered by you or by a third party?

3.8 Do you have any sun beds at the facility?

Yes  No

If 'yes', please state how many:

3.9 Do you have a swimming pool?

Yes  No

If 'yes', is there a lifeguard on duty at all times?

Yes  No

If 'no', please explain:

  
  

3.10 Do you have a sauna or steam room?

Yes  No

3.11 Do you have a maintenance contract in place for the servicing of all of your equipment and facilities?

Yes  No

If 'yes', how often is the equipment and facilities serviced (tick as appropriate)?:

Annually:

Quarterly:

Half yearly:

Monthly:

## SECTION 4: COMMERCIAL PROPERTY & BUSINESS INTERRUPTION INSURANCE

Only complete this section 4 if you require this cover.

4.1 Please state the address of the premises to be insured (if different from the address given earlier):

PREMISES 1	
Address:	
	Postal code:
PREMISES 2	
Address:	
	Postal code:

Please continue on a separate sheet if more than 2 premises are to be insured.

4.2 Please detail below any other party (such as a bank or building society) whose financial interest in the premises should be noted on the policy:

Name of party:	
Interest of party:	
Address:	
	Postal code:

4.3 Are all of the premises:

- a) Constructed with external walls of brick, stone or concrete and roofed with slate, tiles, concrete, metal, asbestos or any other non-combustible material?  Yes  No
- b) Free from cracks or other signs of damage that may be due to subsidence, landslip or heave and have not previously suffered damage by any of these causes?  Yes  No
- c) In an area free from flooding and not near the vicinity of any rivers, streams or tidal waters?  Yes  No
- d) In a good state of repair?  Yes  No
- e) Self contained with a lockable entrance door?  Yes  No
- f) Protected by an intruder alarm that is subject to an annual maintenance contract?  Yes  No

*NOTE: We may refuse to pay a claim if all of the devices for the security of your premises (including locks and the intruder alarm) are not put into full and effective operation whenever the premises are closed for business or left unattended.*

- g) Heated by a conventional electric, gas, oil or solid fuel heating system?  Yes  No
- h) Fitted with electrical installations which are inspected at least every 5 years by a qualified electrician and any defect remedied?  Yes  No
- i) Lifts, boilers, steam and pressure vessels inspected and approved to comply with all of the statutory requirements?  Yes  No

j) Sprinklered, either fully or partially?

Yes  No

NOTE: Assuming you have answered 'yes' to h) and i) above, it is important to keep records of all relevant inspections as we may ask for evidence of these before paying a claim.

If you have answered 'no' to any of the above questions then please give further details:

4.4 Please detail the amounts to be insured below for each premises:

NOTE: The amounts insured you state below should be the full rebuilding or replacement cost in each of the categories. If you understate these amounts you will be under-insuring and we may not pay the full amount of your claim. It is therefore essential that these amounts are as close to the true values of the insured items as possible.

ITEM	AMOUNT INSURED PREMISES 1	AMOUNT INSURED PREMISES 2
Main building:		
Landlord's fixtures & fittings and tenant improvements:		
Personal computers, printers and ancillary computer equipment at your premises:		
All other contents at your premises:		
Portable computers and associated equipment at home / away from your premises:		
All other contents at home / away from your premises:		

4.5 Please state, in respect of portable computers and associated equipment at home / away from your premises, the maximum value of any one item (not the total value of all items):

4.6 Would you like a quotation for either of the following extensions:

Earthquake:  Yes  No

Flood:  Yes  No

4.7 Please detail the amounts to be insured below for business interruption cover. Note that the maximum indemnity period available is 12 months. You should bear in mind how long it will take you to re-commence trading at another premises when stating the amount insured and indemnity period:

We provide our business interruption cover on a 'Flexible First Loss' basis – please specify a total amount insured for business interruption cover. This amount applies regardless of whether your business interruption loss is loss of income, extra expense, or accounts receivable. This often enables a smaller total amount insured to be specified and therefore often results in a cheaper premium:

ITEM	AMOUNT INSURED	INDEMNITY PERIOD
Business interruption cover ('Flexible First Loss'):		



## SECTION 5: CLAIMS EXPERIENCE & INSURANCE HISTORY

5.1 Please provide details of your current commercial general liability insurance, if applicable, and what you require for the next year of insurance:

	Effective date	Limit	Deductible	Premium	Insurer
Current:	MM / YY				
Required:	MM / YY			N/A	N/A

5.2 Regarding all of the types of insurance to which this application form relates, AFTER ENQUIRY:

- are you aware of any loss or damage, whether insured or not, that has occurred to the individual or any of the Companies to be insured (or to any existing or previous business of the partners or directors of any of the Companies to be insured) within the last 5 years, or
- are you aware of any circumstances which may give rise to a claim against the individual or any of the Companies to be insured, or any partners or directors thereof, or
- have any claims or cease and desist orders been made against the individual or any of the Companies to be insured, or partners or directors thereof, or
- has the individual or any partners or directors of the Companies to be insured been found guilty of any criminal, dishonest or fraudulent activity or been investigated by any regulatory body?

With reference to questions a, b, c and d above:  Yes  No

*If the answer to the above is 'yes', then please attach full details including an explanation of the background of events, the maximum amount involved or claimed, the status of the claims or circumstances and any reserves or payments made by you or by Insurers, and the dates of all developments and payments.*

## SECTION 6: DECLARATION

- I declare that after proper enquiry the statements and particulars given above are true and that I have not mis-stated or suppressed any material fact.
- I agree that this Application Form, together with any other material information supplied by me shall form the basis of any contract of insurance effected thereon.
- I undertake to inform Underwriters of any material alteration to these facts occurring before the completion of the contract.

Signed: _____	Full name: _____
Position held at insured: _____	Date: DD / MM / YY

ADDITIONAL INFORMATION:

# FIT



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