



September 15, 2010 to September 15, 2011

CANADIAN FITNESS LIABILITY INSURANCE PROGRAM

Exclusive to: Certified - Fitness Instructors and Personal or Group Trainers.

Dan Lawrie Insurance working for you!

Dan Lawrie Insurance has been a leading insurance brokerage for more than 20 years. We know from first hand experience that the key to successful group association insurance is keeping in touch with our clients and providing service right when you need it. Intact Insurance Company of Canada (formerly ING Insurance Company of Canada) is one of Canada's most experience providers of Commercial General Liability Insurance with offices coast to coast and in more than 50 countries. Intact Insurance Company of Canada (formerly ING Insurance Company of Canada) provides service and protection.

Find out what our insurance team and group association buy power can do for you!

Take Advantage of Group Buying Power

- ⦿ Competitive Group Premiums
- ⦿ Quality insurance with enhanced coverages
- ⦿ Fast, Professional Service

These are the benefits you'll enjoy when you purchase insurance through **Dan Lawrie Insurance Brokers Ltd.** Insurance group plan.

Whether it's for business, fitness center or liability protection, our exclusive broker Dan Lawrie Insurance has the policy tailored to give you the most for your insurance dollar.

Quality Insurance Coverage

- **COMPREHENSIVE COVERGE UP TO \$2,000,000**
- **COMMERCIAL GENERAL LIABILITY WITH PROFESSIONAL EXTENSION**
Provides premises protection for any claims arising from the facility you own, lease or occupy and any claims arising from your professional liability exposure.
- **PERSONAL INJURY LIABILITY**
Protect you against suits involving libel, slander, and wrongful invasion of privacy
- **PRODUCTS LIABILITY**
- **EMPLOYEES AS ADDITIONAL INSURED**
- **TENANTS LEGAL LIABILITY - \$1,000,000 Limit**
- **CROSS LIABILITY**
- **NON-OWNED AUTOMOBILE**
- **YOUR LEGAL LIABILITY FOR INJURY TO PARTICIPANTS IS AUTOMATICALLY COVERED!**
- **\$10,000 LIMIT FOR CONTENTS COVERAGE WITH A \$1,000 DEDUCTIBLE**

***How to Apply?
It's easy!
A few easy steps to follow...***

- 1.** COMPLETE the enclosed application.
- 2.** Fax to **9 0 5 – 5 2 5 – 1272**
Attention Angela Templeton
Or email to atempleton@danlawrie.com
- 3.** Mail the original signed documents, along with copies of your certifications and your resume and also enclose your full payment (pls include tax if applicable) Payable to **Dan Lawrie Insurance Brokers Ltd.** A Certificate will be mailed to you. **Coverage cannot be bound until payment has been received in full.**
- 4.** Mail to: **Dan Lawrie Insurance Brokers Ltd.
Angela Templeton
Canadian Fitness Liability Insurance Program
105 Main Street East, Suite 1400
Hamilton, Ontario L8N 1G6**

Competitive Premiums

By category

All Premiums subject to Ontario Retail Sales Tax of 8%, Quebec 9%, Please be sure to remember to add the tax to your total premium if you live in Ontario or Quebec.

Category # 1- Certified Member of Fitness Association

Association Number must be provided

Group Exercise Instructor and/or Personal Trainer

\$ 275.00 - \$1,000,000 Limit

\$ 330.00 - \$2,000,000 Limit

Category # 2 – Not a Member of a Fitness Association

(To be Qualified by Underwriting)

Group Exercise Instructor and/or Personal Trainer

\$ 350.00 - \$1,000,000 Limit

\$ 420.00 - \$2,000,000 Limit

Category # 3 - Member, Personal Trainer or Group Instructor

In Consultation work with Higher Risk Individual and/or Medical Experts – Rehabilitation Patients

\$ 450.00 - \$1,000,000 Limit

\$ 540.00 - \$2,000,000 Limit

Category #4 – Non Member Personal Trainer or Group Instructor

In Consultation work with Higher Risk Individuals and/or Medical Experts- Rehabilitation Patients

\$ 550.00 - \$1,000,000 Limit

\$ 640.00 - \$2,000,000 Limit

All applicants must submit proof of certification and resume along with copy of membership from Fitness Association. **All Premiums due before issuance of certificates.**

Application for Fitness Liability Insurance

Page #1

Name : _____ Age _____ Male / Female

Address: _____

Home Phone #: _____ - _____ Date of Birth: _____

Work Phone #: _____ - _____ Email: _____

Type of Instruction
Provided _____

Years of Experience Instructing _____

Name and Locations of facilities where you will be Instructing

Are you a present member of a Fitness Association? Yes or No

** If no, increased premiums apply – refer to categories

** If yes, copy MUST accompany application

If Yes How Long _____ Membership # _____ Expiry Date _____

Name of
Association _____

Educational / Technical Qualifications (or attach Resume) _____

Application for Fitness Liability Insurance

Work or Volunteer Experience (or attach Resume) _____

Certifications _____

Will you be conducting any fitness evaluations or appraisals on clients?

Yes or No

If Yes, please elaborate _____

Please advise Category Applying for:

Category # 1 _____

Category # 2 _____

Category # 3 _____

Category # 4 _____

Limit of Liability Insurance Applying for:

\$1,000,000 _____ Premiums as shown

\$2,000,000 _____ Premiums as shown

plus 8% Tax for Ontario Residents & 9% Tax for Quebec Residents

Please advise the limit of Contents coverage required

Application for Fitness Liability Insurance

Page #3

Your Prior Insurance Carrier Company Name _____

Expiry date of Prior Insurance Carrier _____

Policy # of Prior Insurance Carrier _____

Any Claims on your prior insurance in the past 6 years? _____

If Yes Please Explain: Dates of Loss and Payouts and type of loss:

Date: _____ Signature _____

Where an Applicant for a contract, (1) gives false particulars of the described application for Fitness Liability coverage to be insured to the prejudice of the insurer, or (2) knowingly misrepresents or fails to disclose in the application any fact required to be stated therein: or (3) the insured contravenes a term of the contract or commits a fraud: or (4) the Insured willfully make a false statement in respect of a claim under the contract, a claim by the insured is invalid and the right of the insured to recover indemnity is forfeited.

***DECLARATION / DISCLAIMER**

The undersigned declares that all statements made in the Application and the information contained in documents submitted with it are true. Completion of this Application does not guarantee acceptance for insurance coverage and is for quotation purposes only. I understand by submitting this application, coverage is not bound unless confirmed in writing by Dan Lawrie Insurance Brokers Ltd. **Signing of this document does not bind the Applicant to complete the insurance, but it is agreed that the Application shall be the basis of the contract, should a policy be issued.** Dan Lawrie Insurance Brokers Ltd. is not responsible for applications not received due to transmitting errors. Please note a DLIB representative will contact you within 48 hours of receipt to confirm eligibility.

Applicant signature	Date	Broker Signature	Date
_____	_____ Month / Day / Year	_____	_____ Month / Day / Year

Underwritten by:



Broker:



Canadian Fitness Liability Insurance Program (CFLIP)

Insurer: Intact Insurance Company of Canada (formerly ING Insurance Company of Canada)

Premiums: As per certificates Issued

Commercial General Liability Limit – As per Certificate Issued

Bodily Injury & Property Damage arising out of Premises, Products and Operations, Inclusive:

- \$1,000.00 Property Damage Deductible
- Participant Coverage Included
- Member, Participants, Officials, Coaches and volunteers as additional Insured
- Landlords Mentioned as additional named insureds
- Blanket, All Risk, Tenants' Legal Liability Named and Unnamed Locations \$1,000,000
- Employees as Additional Insured
- Volunteers as Additional Insured
- Products and Completed Operations
- Other Locations
- Voluntary Property Damage \$2,000 Limit
- 60 Day Cancellation
- Owners Protective Liability
- Voluntary Medical Payments \$7,500/ Person: \$25,000/Accident
- Blanket Written Contractual Liability
- Contractors Protective
- Occurrence Property Damage
- Cross Liability and Severability of Interest
- Incidental Medical Malpractice
- Advertising Injury Liability \$1,000,000 Maximum Limit
- Employer's Liability \$100,000 Limit
- Employee benefits \$100,000 Limit
- Personal Injury Liability

- Occurrence Bodily Injury Damage
- New Entities 90 Days
- World Wide Liability Protection as long as the Suit against the insured is brought within Canada or the United States
- Legal Liability for Bodily Injury or Death to Spectators and other members of the public and Accidental Damage to their Property arising from any Sanctioned Activity
- Non-Owned Automobile
- OEF 94 / 96 Legal Liability for Damage to Non-owned Automobiles Limit \$25,000 (All Perils Deductible \$500.00)
- OEF 99 Excluding Long term leased vehicles
- Host Liquor
- Elevator Coverage
- Pollution Liability Exclusion
- \$10,000 Contents coverage with a \$1,000 deductible