# CORY WASHINGTON & CO.

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## GYM & FITNESS STUDIO — COVERAGE CHECKLIST

*Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for gyms and health clubs. Priorities reflect typical exposure; confirm against unstaffed hours, pools, and childcare.*

**CORE** **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

| | COVERAGE | WHY THIS BUSINESS NEEDS IT | PRIORITY |
|---|---|---|---|
| ☐ | **General & Professional Liability** | Covers member injuries on premises and claims over instruction — many fitness policies combine both. | CORE |
| ☐ | **Abuse & Molestation** | Covers misconduct allegations — often excluded from GL. | PREVALENT |
| ☐ | **Commercial Property & Business Income** | Covers equipment, build-out, and lost income. | CORE |
| ☐ | **Umbrella / Excess Liability** | Adds limits for a death or catastrophic injury. | PREVALENT |
| ☐ | **Workers' Compensation** | Required in most states for employees. | CORE |

### COMMON COVERAGE GAP FOR THIS CLASS

*The most commonly missed exposure for this class is sudden cardiac arrest with no one trained nearby. Survival odds fall about 10% for every minute without defibrillation, and states such as Texas require athletic clubs to keep an AED and a trained person present during staffed hours. 24-hour unstaffed access multiplies the risk. Gyms should keep AEDs inspected and within reach, train staff, and confirm coverage for unstaffed hours.*

### IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.