

INSURANCE FOR SMALL GYM FACILITIES

Do you rent or own commercial space for a small gym?
 Do you own exercise equipment or have employees working in your gym facility? **CSEP members have exclusive access to a comprehensive Small Gym Package.**

The CSEP Small Gym Package is designed for business owners and independent contractors with valuable contents or property to insure. The package includes Commercial General Liability (CGL), Property/Contents, Business Income, and Crime Protection to ensure comprehensive coverage for your business.



Commercial General Liability (CGL) insurance protects you from claims arising from injury or property damage that you (or your business) may cause to another person as a result of your business operations and/or premises.



Property/Contents provides coverage for contents including exercise equipment, filing cabinets and computers, as well as any stock and improvements and betterments, when damaged by an insured peril.



Business Income insures against loss of income resulting from direct physical loss or direct physical damage to the premises by an insured peril (e.g. fire).



Crime coverage protects against financial loss due to dishonesty, fraud, or theft of money, securities or other property owned by the business.

Small Gym Package Coverage Highlights:

Commercial General Liability	
Bodily Injury & Property Damage	\$2M / \$5M
Products & Completed Operations	\$2M
Personal & Advertising Liability	\$2M
Tenants Legal Liability	\$5M
Damage to Hired Automobiles	\$50,000
Medical Expenses	\$50,000
Property Insurance	
Contents	\$35,000 (90% Co-insurance)
Business Income	\$50,000
Equipment Breakdown	Available for additional premium
Crime	
Employee Dishonesty	\$10,000
Loss Inside Premises	\$10,000
Loss Outside Premises	\$10,000
Money Order and Paper Currency	\$10,000
Depositors Forgery	\$10,000
Third Party Computer and Funds Transfer Fraud	\$10,000
Credit Card Forgery	\$10,000
Auditor's Fees	\$10,000
Third Party Coverage Endorsement	\$10,000

How to Report a Claim

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Insurer. You must see to it that the Insurer is notified as soon as practicable of any injury, act, error, or omission, or of an occurrence or an offence which may result in a claim. Please ensure to formally document the incident, including details of those involved.

When reporting, please include:

- Your certificate of insurance
- Statement of claim, Declaration, Motion, College complaint letter, or other legal process, as appropriate
- Other relevant documentation

To report a claim, contact Berkley Canada at claims@berkleycanada.com.

How to Apply

Please contact BMS to apply for coverage.

BMS Canada Risk Services Ltd (BMS)

Toll Free: 1-844-517-1370

Email: csep.insurance@bmsgroup.com

More information

This brochure is a summary of coverage and is for information purposes only. Full terms and conditions of the policy, including all exclusions and limitations are described in the policy document, a copy of which can be obtained by contacting BMS.

Gym Facility Eligibility

- 3,000 sq. ft. or less
- No single piece of equipment valued over \$25,000
- \$250,000 revenue or less, subject to incidental sales (5%-10%)
- No sales of weight loss products or alternative health medicine products
- No packaging, repackaging, mixing, labelling, or re-labelling of products
- No more than one location
- No larger gyms (i.e. Goodlife, YMCA etc.)
- No contact sport or group training/exercise involving contact sports (i.e. soccer, hockey, sparring, boxing or martial arts)
- No childcare centres/child-minding
- No tennis/squash courts
- No swimming pools
- Signed waivers obtained from all participants
- No Professional athletes
- No 24/7 facilities