



Fitness Clubs

Coverage highlights

Professional liability

Fitness businesses operate in a complex contractual landscape. That's why this policy provides cover for costs and expenses incurred in your defense in case you are accused of providing inadequate services to a contracted client.

General liability

This policy includes commercial general liability including products and completed operations, tenants' legal liability and medical expenses.

Sexual misconduct & physical abuse liability

In the event you must make a payment in relation to a claim made against you, this policy will cover the sums, including liability for claimants' costs and expenses. This applies to allegations of sexual misconduct or physical abuse deemed to have occurred during the course of your business activities and during the period of the policy.

Sexual misconduct & physical abuse liability

The reporting of sexual misconduct and physical abuse allegations is growing rapidly. This policy provides coverage in two sections. Section A is designed to cover the legal defense costs for any individual up until adjudication, and section B provides the legal liability, including liability for claimants' costs and expenses for any organization.

Tanning bed liability

This falls under general liability but it is important enough to stand out on its own. In the event a client sustains accidental injury or damage whilst using your tanning beds, this policy covers the costs you are legally obliged to pay.

Business interruption cover

It's not always possible to foresee where the next business interruption event will come from, so this innovative cover is offered on a "flexible first loss" basis, which means whatever type of business interruption loss is suffered, only one sum insured needs to be purchased.

Court attendance costs

Court attendance costs can rack up quite a bill, so this policy covers costs incurred by attending court in relation to a claims or loss case as covered by this policy.

Reputation & brand protection cover

This policy will look to pay costs and expenses of up to a specified sub-limit for the services of a public relations consultancy to mitigate damage to reputation and brand following a claim otherwise covered under the policy.

Limits, deductibles and premiums

Maximum limit	\$5,000,000
Minimum deductible	\$0
Minimum premium	\$75

Please email applications to commercial@palcanada.com and a PAL Underwriter will be happy to assist you.

Programs



Cyber Insurance

Comprehensive cover for cybercrime, privacy liability & breach notification, system damage & system business interruption and access to an expert, in-house cyber claims and incident response team.



Professional Liability

Broad, packaged policies for a wide range of professional services with cyber cover offered as standard.



Management Liability

Cover for a range of risks faced at board-level, including primary and excess directors and officers (D&O) cover.



Medical Malpractice

Experienced underwriting and unambiguous malpractice cover for healthcare organizations, professionals, surgeons and dentists.



Environmental Liability

Pollution liability cover for sites and contractors including bodily injury, environmental damage & cleanup costs.



Financial Institutions

Cover tailored to the new risks faced by modern financial institutions and investment managers.



Healthcare

Packaged policies for healthcare providers and practitioners, including organizations operating in the digital healthcare industry.



Transaction Liability

Representations & warranties cover available to both buyers and sellers, backed by the largest M&A liability team in London.



And more!

Property & Casualty

Cover for the core property and general liability risks faced by most businesses like property damage, business downtime, bodily injury, employers' liability and products liability.

Intellectual Property

Covering the defense or pursuit of infringement claims, contractual indemnities, loss of IP rights and loss of profit.

Product Recall

Comprehensive cover for a variety of industries and recall scenarios, ranging from product guarantees and contamination events to cyber product tamper.

Terrorism

Standalone cover in the event of political, religious and ideological acts, including non-damage business interruption.

Kidnap & Ransom

Cover for traditional and emerging K&R risks, like cyber extortion, as well as marine piracy policies. Backed by a global 24/7 crisis & emergency response team.

Life Sciences

Bespoke cover for drug developers, clinical trial & research organizations, medical device manufacturers and nutraceuticals.

Technology

Professional liability and cyber cover for tech companies, tech service providers, consumer apps and social networks.

Media & Entertainment

Comprehensive cover for media, advertising and other organizations creating or promoting content on or offline.



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