

PARTICIPANT ACCIDENT INSURANCE

FOR HEALTH AND
FITNESS FACILITIES



THE CASE FOR COVERAGE

Whether you run a cycling studio, 24-hour gym, rock climbing gym or local runners club, accidents can happen as members push themselves to their physical limits. In 2024, approximately 4.4 million people were treated in emergency departments for sports and recreational injuries.*

Participant Accident Insurance provides benefits that help to cover injured members' medical bills and out-of-pocket expenses following a covered accident.

Although many facilities require members to sign a liability waiver, general liability plans may not cover accident-related expenses and will not take effect unless legal action is taken.

Participant Accident Insurance pays claims regardless of negligence and may help health and fitness facilities fill potential liability coverage gaps by covering accidents under a separate, standalone policy.

**Source: National Safety Council (NSC). Injury Facts: Sports and Recreational Injuries, 2024*

HOW WE MEET YOUR NEEDS

Activity-specific coverage ensures that health and fitness facilities and their members only pay for Accident Insurance that covers them when they are involved in a sponsored activity.

Coverage flexibility through Accident Medical Expense benefits that are available on either an excess or primary basis.

Accident Insurance pays claims regardless of who was responsible for the accident.

General liability coverage is enhanced with a standalone accident policy that may help to lower the frequency of general liability claims and/or lawsuits, potentially reducing premiums for the organization.

May help to reduce overall out of pocket expenses not paid by primary health insurance plans and may help to minimize the impact of high deductibles.

WHO WE COVER

Berkley Accident and Health offers specialized Participant Accident Insurance solutions designed for:

- Gyms
- Athletic Clubs
- Health Clubs
- Yoga Studios
- Aerobic Centers
- Fitness Centers

Berkley Accident and Health
100 American Metro Blvd., Suite 201
Hamilton, NJ 08619





COVERAGE OVERVIEW

CORE BENEFITS

- Accidental Death and Dismemberment
- Accident Medical Expense

OPTIONAL BENEFITS*

- Coma
- Heart or Circulatory Malfunction
- In-Hospital Indemnity
- Paralysis

**This is not a complete list of all available optional benefits. Please contact us if there is a specific benefit you are interested in but do not see listed.*

CONTACT US TO LEARN MORE

For more information, please contact your Berkley Accident and Health representative or email us at specialrisksolutions@berkleyah.com.

BERKLEY ACCIDENT AND HEALTH

Berkley Accident and Health is a member company of W. R. Berkley Corporation, a Fortune 500 company and one of the nation's premier commercial lines property/casualty insurance providers.

Our business model and structure are optimized for speed and agility, solely focused on bringing the best products and customer experience to the Accident and Health marketplace and creating growth opportunities for our business partners.

Visit Our Websites

Company Website: www.BerkleyAH.com

Corporate Website: www.Berkley.com



This is an Accident Only Policy.

This is a brief description of coverage provided under policy form series AH51051, underwritten by Berkley Life and Health Insurance Company (domiciled in Iowa - California Certificate of Authority #08527) and/or StarNet Insurance Company (domiciled in Iowa - California Certificate of Authority #6978) 100 American Metro Blvd., Suite 201, Hamilton, NJ 08619 and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy for complete details. Coverage terms, conditions, limitations and exclusions may vary or may not be available in all states. For complete details, please contact us at SpecialRiskSolutions@BerkleyAH.com.

The insurance described in this document provides limited benefits. Limited benefit plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential coverage as set forth under the Patient Protection and Affordable Care Act.