



***Please refer below to an explanation of each liability coverage that is included on your policy.***

**WHAT IS GENERAL LIABILITY:**

This coverage will pay on behalf of you (the Named Insured) any additional Insureds (such as the landlord), where applicable, all sums which the Insured(s) shall become *legally obligated* to pay as compensatory damages for *actual bodily injury* to participants, spectators and other members of the public and also for the *property damage* the Insured(s) shall become obligated to pay.

**Example:** A client walks into the gym and slips and falls on a wet floor. Your client suffered a broken ankle and a concussion causing time off work. Your client sues you for bodily injury. This coverage will protect you if an amount is awarded and for all legal fees.

**WHAT IS ERRORS & OMISSIONS COVERAGE:**

Errors & Omissions (also known as E&O) does what its name implies: it covers your professional mistakes (errors) and the things you overlook (omissions). If you're sued over a professional mistake or oversight, this policy can help you pay for legal expenses as well.

It is included in your policy for the professional advice of the fitness trainers/yoga instructors.

**WHAT IS MALPRACTICE COVERAGE:**

Malpractice applies to the actual specific advice for those instructors/trainers that may design *specifically detailed classes/routines* for pre-natal clients or post rehabilitation clients

**Example:** Your client has a pre-existing medical condition and the program you designed for them those with pre-existing medical conditions.