

# Appetite Guide

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## Classes of Business and Coverage Lines

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NEXO provides top-notch coverage within the industry, including:

- Admitted and A+ Rated carriers\*
- Separate coverage limits for General Liability, Professional Liability and Sexual Abuse & Molestation
- Primary limits of \$1M/\$3M
- Excess and Umbrella limits of up to \$15M
- Coverage written on Occurrence basis
- [Liability](#) and [Property](#) Broadening Endorsements\*\*
- Access to exclusive Liability and Property programs
- Broad Property, Inland Marine and Crime coverage forms
- Equipment Breakdown and Data Compromise
- Commercial Auto coverage
- Participant Accident coverage with low minimum premiums
- Defense and Expense limits outside limits
- Coverage available in all 50 U.S. states

### Fitness, Recreation and Sports

- CrossFit Affiliates
- Health clubs
- Gyms
- Racquet clubs
- Pilates and Yoga
- Aerobic & Dance studios
- Coverage can be extended to 24/7 Operations, Youth Training, and Child Care\*\*\*
- Bootcamps
- Mobile Gyms
- Kickboxing
- Strength and Conditioning
- Athletic Clubs Franchised Gyms (SPENGA, Anytime Fitness, F45, etc.)
- Country Clubs\*\*\*
- Jiu-Jitsu and Boxing\*\*\*

### Social Services

- Non-profit organizations
- Community Centers
- JCCs
- YMCAs
- YWCAs
- YMHAs
- YWHAs
- First Tee Chapters

Over the past 15 years, NEXO has provided coverage to over 10,000 fitness facilities and non-profits nationwide. We pride ourselves on competitive premiums, broad coverages, and superior customer service.

We offer 10% commission on both new and renewal business. Look forward to working with you!

\*The CrossFit RRG is not rated by A.M. Best, however it is reinsured by Llyod's of London who has an A+ rating. Documentation available upon request.

\*\*Broadening Endorsements are for policies written by Great American only.

\*\*\*Additional underwriting may apply.