

Sample: Best's Loss Control Manual

Best's Loss Control Manual contains nearly 580 concise classification descriptions and on-site inspection checklists to help you identify exposures and reduce risk. See below for samples of some of the information available in each report. [Click here](#) to review a full Best's Loss Control Manual report.

The Best's Hazard Index

Racquet and Fitness Clubs		Original: August
BEST'S HAZARD INDEX		
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Risk Description

Racquet and Fitness Clubs	Original: August
RISK DESCRIPTION	
<p>As consumers demand more services from athletic clubs, pure tennis operations are being replaced by racquet and fitness clubs, offering indoor tennis, racquetball, squash, handball, as well as exercise classes, weight-training programs, yoga, and weight reduction clinics. These businesses often are similar to health clubs, and the two classifications may very well overlap.</p> <p>In addition to tennis, racquetball, handball, and squash, racquet and fitness clubs offer a wide range of services, from exercise facilities (with stationary bikes, treadmills, rowing machines, and stair climbers) to lifestyle management courses (e.g., weight loss and senior health programs). Most clubs offer a variety of aerobic dance classes. Aerobic dance is a form of exercise that has evolved into many different styles of dance-oriented exercise routines. Clubs will offer high and low impact classes, "step" classes, in which one or more steps are added to increase difficulty, and "slide" classes, in which a special mat allows participants to slide from side to side creating a nonimpact workout. Most clubs will also have yoga and Pilates classes available for stress reduction. Many clubs today have "pro shops" where sports equipment and exercise apparel can be purchased and members' racquets can be repaired or re-strung. Larger clubs will offer all the services of their smaller counterparts, but will also have swimming pools and a variety of extra services, such as</p>	

Narrative Lines of Liability

Racquet and Fitness Clubs	Original: Au
<h3>NARRATIVE LINES OF LIABILITY</h3> <p><i>Automobile Liability</i></p> <p>Exposures: Nonowned vehicles.</p> <p>On-Site Inspection:</p> <ul style="list-style-type: none"><input type="checkbox"/> Vehicles — number, age, type, condition<input type="checkbox"/> Does the insured operate a fleet of vehicles consisting of cars, vans, or SUVs? <p>Items to Investigate:</p> <ul style="list-style-type: none"><input type="checkbox"/> Are the insured's vehicles owned or leased?<input type="checkbox"/> Do employees ever use their own vehicles for business purposes?<input type="checkbox"/> Evidence of underlying personal insurance at an acceptable limit obtained	

General Liability

Racquet and Fitness Clubs	Original: Aug
<p><i>General Liability: Premises and Operations</i></p> <p>Exposures: Slips, trips, and falls. Sprains. Broken bones. Paralysis or death possible if the insured has a climbing wall installed. Improper use of equipment. Deteriorated equipment.</p> <p>On-Site Inspection:</p> <ul style="list-style-type: none"><input type="checkbox"/> Layout of the facility<input type="checkbox"/> "Authorized Personnel Only" or "Employees Only" signs posted at entrances to restricted areas<input type="checkbox"/> Are the office and reception areas free of debris and clutter?<input type="checkbox"/> Telephone and electrical cords routed away from aisles, hallways, and doorways<input type="checkbox"/> Cords that must cross walkways kept covered<input type="checkbox"/> What is the condition of the insured's floors and floor coverings?<input type="checkbox"/> Have rubber-backed doormats been placed just inside club entrances and exits to help prevent water from being tracked over the floors?<input type="checkbox"/> If the insured's operations are located on more than one floor or are located in a second floor occupancy, are all stairs equipped with sturdy handrails; treads covered with nonslip material?	

Professional Liability

Racquet and Fitness Clubs	Original:
Professional Liability	
<p>Exposures: Injuries resulting from improper instruction are usually minor (e.g., sprains and strains), though serious injuries are possible. (Note: This exposure will be higher for those clubs that hire their own personal trainers, rather than allow independent contractors to work on the racquet club's premises.)</p>	
<p>Items to Investigate:</p> <ul style="list-style-type: none"><input type="checkbox"/> Training and experience of all instructors, counselors, and lifeguards<input type="checkbox"/> Does the club offer sport instruction or personal trainers? If so, are these instructors employees or professionals who function as independent contractors?<input type="checkbox"/> Are the insured's instructors and trainers certified by a nationally recognized fitness or sports organization?<input type="checkbox"/> What are the insured's employment requirements for trainers and instructors?<input type="checkbox"/> How are job candidates screened by the insured?<input type="checkbox"/> How are new or inexperienced workers supervised?<input type="checkbox"/> Do instructors and personal trainers advise members to stop exercising if they become overheated, dizzy, or fatigued?	

Reference Codes

Racquet and Fitness Clubs	Original:
<ul style="list-style-type: none"><input type="checkbox"/> How is customers' property secured on the premises so that it is protected from loss due to theft or fire?<input type="checkbox"/> Does the club disclaim responsibility for members'/customers' clothing and personal effects left in lockers overnight?	
OSHA REFERENCES	
<p>OSHA Standards: (Pertinent OSHA standards that apply to this classification; for other appropriate OSHA standards, see the Introduction.)</p>	
1926.1053	Ladders
1910.132	General Requirements for Personal Protective Equipment
1910.151	Medical Services and First Aid
1910.38	Emergency Action Plans
1910.1030	Bloodborne Pathogens
1910.133	Eye and Face Protection