



General Liability & Participant Accident Insurance Program

Frequently Asked Questions

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I need a new certificate of insurance. Who do I contact?

You can request new certificates of insurance from the [Little Gym/Hotchkiss Insurance Portal](#). After logging in, click on Add More Certificate Holders under Your Gyms and complete the Certificate Holder information. The certificate will be available for you to download and save or print and will also be emailed to you.

You can also email thelittlegym@specialmarkets.com or call Cassie Shanks or Leah Willett at 1-800-899-9810. You will need to provide the following items:

- The complete name of your gym
 - Certificate holder name, full mailing address
 - Coverages and limits the certificate holder requires
 - Any special wording or endorsements the certificate holder requires
 - When the certificate is issued, it will be emailed to you so you can provide it to the certificate holder
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I need a copy of a certificate that has already been issued. Who do I contact?

You can obtain copies of policy documents from the [Little Gym/Hotchkiss Insurance Portal](#). All issued policy documents are shown under Your Gyms after you log into the portal and are available for you to save or print.

You can also email your request to thelittlegym@specialmarkets.com or call Cassie Shanks or Leah Willett at 1-800-899-9810. Just let her know who the certificate holder is.

I want to have a special event, who do I contact?

Please contact Cassie Shanks at 1-800-899-9810 or cshanks@hiallc.com.

What is the difference between Hotchkiss and SMIC?

Hotchkiss Insurance is your first point of contact for anything and everything. Hotchkiss is your insurance agent and is here to help you with any and all insurance questions or requests.

You can reach us at:

Toll Free Phone: 1-800-899-9810

Email: cshanks@hiallc.com

Special Markets Insurance Consultants (SMIC) is the program administrator for The Little Gym program. SMIC is the liaison between Hotchkiss Insurance and the insurance companies. As the program administrator, SMIC issues certificates, manages the website, and communicates directly with the insurance companies. Due to the requirements of the insurance carriers, you will sometimes receive emails from SMIC that contain certificates or other documents.

There has been an injury and I need to file a claim. What do I do?

If the injury is to a child 0-12 years old who was participating in gym or birthday party activities:

- Complete the TLGI Accident Report Form and email it to Ebony Randle at TLGI (erandle@thelittlegym.com)
- Complete Section A of the Participant Accident form as much as possible and email it to Kathy Hamilton (khamilton@hiallc.com)
- The Participant Accident claim form was emailed to you after you enrolled in the insurance program and is also available on the [Little Gym/Hotchkiss Insurance Portal](#). If you cannot locate the form, please contact Cassie Shanks at 1-899-9810 or cshanks@hiallc.com.

If the injury is to an employee:

- Complete the TLGI Accident Report Form and email it to Ebony Randle at TLGI (erandle@thelittlegym.com)
- Call your Work Comp insurance company directly and report the claim. Your insurance company may have their own form that they want you to complete.

If the injury is to anyone else (parent, adults at birthday parties, teenage guests, or anyone that does not fall under the 2 scenarios above):

- Complete the TLGI Accident Report Form and email it to Ebony Randle at TLGI (erandle@thelittlegym.com) AND Kathy Hamilton at Hotchkiss Insurance (khamilton@hiallc.com).

Can I change my payment plan?

Once you have completed the enrollment process, the payment plan cannot be changed.

Can I adjust my annual average enrollment after I have completed my enrollment?

Once you have completed the enrollment process the enrollment number cannot be changed.

What is General Liability Insurance and how is it different from Property Insurance?

General Liability insurance protects your entity from bodily injury and/or property damage claims from a third party (i.e., parent, guest vendor).

Property insurance provides coverage for your Business Personal Property (the “stuff” inside your gym that would fall out if the building were turned upside down) and Tenant’s Improvements & Betterments (your build outs) and Business Income if you purchased those coverages.

Does the online renewal process include my Workers’ Comp and Property Insurance?

No, the online enrollment is only for your General Liability, Participant Accident, and Umbrella (optional) coverages. We are always looking for ways to improve the program so you may see some additional coverages available for purchase in the future. Your Property and Workers’ Compensation policies are written as separate policies.

If you have any questions about your Property and Workers’ Compensation policies, please contact:

Hotchkiss Insurance

Cassie Shanks

cshanks@hiallc.com

800-899-9810

What is Umbrella coverage and how do I know if I need it?

Umbrella is a separate policy that provides additional limits above your General Liability coverage. You may also see/hear it referred to as Excess Liability Insurance.

There are a couple of things you may want to consider when determining if you need to purchase Umbrella coverage:

- Am I comfortable with the \$1 million per occurrence General Liability limit or would I feel better with higher limits?
- Does my lease require me to have higher limits?

What is Employment Practices Liability coverage and why do I need it?

Employment Practices Liability (EPLI) is a separate policy that provides coverage for claims/suits/allegations of discrimination, harassment, and wrongful termination.

On average, the cost to defend an EPLI claim is \$75,000 and the average jury award is \$217,000.

The minimum premium for a \$500,000 EPLI limit with a \$1,000 deductible ranges between \$850 and \$1,200 for all states except CA and \$3,200 for CA. Defense costs are paid within the policy limit, so a \$500,000 limit is the lower limit offered. Higher limits are available.

What is Cyber Liability insurance and why do I need it?

Cyber Liability provides coverage for expenses you may incur in the event of a cyber data breach and your customers' personal information is breached.

There are number of expenses you could incur, but the most common after a breach are: credit monitoring service, notifications, legal expenses associated with the release of confirmation information and intellectual property, regulatory fines, cost of a forensics investigation if needed.