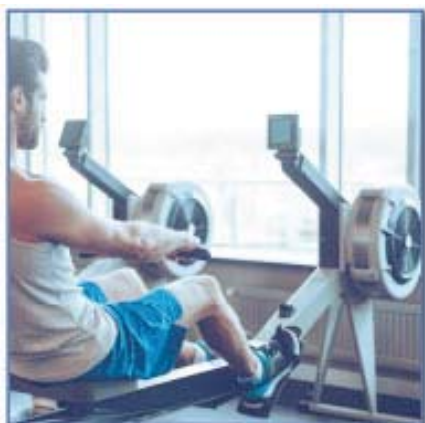


- Fitness Equipment
- Questions to Ask

HOW TO CORRECTLY IDENTIFY FITNESS EQUIPMENT FOR AN ACCURATE REPLACEMENT VALUATION



Our experience has shown that with many claims that include fitness equipment, the original model is more likely to be damaged than stolen. A claim involving fitness equipment typically provides you with the opportunity to correctly identify the original model for an accurate replacement valuation, unlike a theft claim where there may be no guaranteed way to accurately identify the original model. In this article, we've put together a list of questions and a couple of tech tips that can help you identify the original

model within some of the most popular categories of cardio fitness equipment.

Accurately identifying the original model can greatly reduce an insurer's costs, and so it is important to ask the right questions and properly document the original model where possible. While each product category will have its own specific questions, here are some questions that should be used for all categories:

- Is the model still at the insured person's home or at a service centre? If you, the contractor or the insured have access to the piece of equipment and it has not been too badly damaged, documenting the model with clear photos is a good starting point. We would suggest taking a minimum of four photos, which should include an overall view of the model from the front, back and side as well as a close-up shot of the control panel.
- Does the insured have their original invoice? An invoice is still the single best document to collect since it should identify the brand, model number, age and selling price for the original model.
- Does the insured have the owner's manual? The manual will list the brand, series and sometimes even the specific model.



TECH TIP



In many cases, a photo of the control panel can show many of the equipment functions as well as the brand (True).

- On equipment with a power supply such as a treadmill, look for a sticker or plate near the power cord. This sticker should contain either the model and/or serial number of the original model. Be sure to take this information from the listed location and not from the console or control panel so that you get the model number or serial number for the unit and not just that individual component.
- While the model number is always preferable, the serial number on most models of cardio training equipment can be used to track the model information, unlike the serial number on most consumer electronics, which does not provide access to any useful information.
- Does the insured remember the brand or series (e.g., Life Fitness Club Series or Precor Precision Series)?
- Where did the insured purchase the item?
- When did the insured buy it?
- How much did the insured pay for it?
- Did it have any special or unique features? This is an important question, as it will potentially allow you to identify the feature or features that were most important to your insured.



TECH TIP



Make sure you get the model number from the sticker or plate near the power cord!

This article is designed to provide you with an overview of questions for some of the most popular categories of Cardio Fitness Equipment.

If you would like to receive expert help in developing a specific strategy for addressing this subject please contact the author Keith Green at 613-233-1508

NEXT PAGE:



WHAT TO LOOK FOR TO CORRECTLY
IDENTIFY FITNESS EQUIPMENT



WHAT TO LOOK FOR TO CORRECTLY IDENTIFY FITNESS EQUIPMENT

TREADMILLS

- ✓ Was it a folding or fixed model?
- ✓ What information was displayed on the console?
- ✓ Did it offer things like a heart rate monitor, calorie counter, preset workout programs, fans or speakers?
- ✓ What was the max user weight?
- ✓ Do they know the running surface size (width and length)?
- ✓ What is the motor HP rating?
- ✓ What were the speed and incline/ decline ratings?



Folding



Fixed

ELLIPTICALS

- ✓ Was it a Rear-Drive or Front-Drive?
- ✓ What information was displayed on the console? Did it offer things like a heart rate monitor, calorie counter, preset workout programs, fans or speakers?
- ✓ Did it have hand-held (moving) resistance bars, or were they fixed bars?
- ✓ How many resistance levels and programs did it have?
- ✓ Do they know the stride length and was it adjustable?
- ✓ Was the incline adjustable?



Rear-Drive



Front-Drive

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EXERCISE BIKES

- ✓ Upright or Recumbent?
- ✓ Was it powered (plugged into the wall) or self-powered?
- ✓ What information was displayed on the console?



Upright



Recumbent

SPINNING BIKES

- ✓ What drive system did it have? A chain or belt?
- ✓ Do they know the flywheel weight?
- ✓ Was there a console or did it offer any type of monitoring?



ROWERS

- ✓ What was the resistance type?
- ✓ Was it Magnetic, Water, Air or Piston/Hydraulic?
- ✓ What type of console if any did it have (example a Row Computer or Monitor) and what functions or displays did it provide?
- ✓ Do they know the max user weight rating?



Magnetic



Water



Piston/
Hydraulic



Air

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