Fitness Centers, Gyms & Physical Therapy Studios: Valuation, LKQ Sourcing & Policy Traps

Canonical Web Version: https://restorationintel.com/fitness-centers-gyms-physical-therapy-studios-valuation-lkq/

Direct Answer: Valuing fitness centers and physical therapy studios requires matching commercial duty ratings, motor horsepower, and clinical certifications rather than residential retail comps, while separating BPP machinery from leasehold flooring or rigs, flagging leased-vendor loss payees, and capturing rigging and calibration labor.

Field Benchmark & Decision Matrix

Asset Class	Commercial LKQ Benchmark	Common Policy / Ownership Trap	Hidden RCV Cost Elements	Defensible Documentation Packet
Commercial Cardio (Treadmills, Ellipticals, Steppers)	Continuous-duty AC motor HP, deck thickness, console telemetry & warranty tier	Consumer retail unit substitution voids commercial warranty & fails code	LTL freight, liftgate, console pairing, dedicated 20A plug check	Serial plate macro, OEM spec sheet, distributor commercial quote
Selectorized & Plate-Loaded Strength Towers	11-gauge steel frame, weight-stack tonnage, cam/cable geometry	Bolted squat racks or wall-anchored cable rigs disputed as TIB vs BPP	Disassembly, weight-stack rigging, re-anchoring & torque setup	Frame/stack counts, anchor-bolt photos, commercial dealer bid
Clinical PT Modalities (Traction, Ultrasound, Estim, Hydro)	FDA-cleared medical device class, output channels, treatment tables	Medical device exclusions or leased clinic fleet double-billing	Biomedical safety test, leakage-current check & OEM calibration	Clinic asset log, FDA/UL plate shot, biomedical vendor invoice
Group Studio Assets (Reformers, Spin Bikes, Turf/Flooring)	Commercial carriage springs, magnetic resistance, vulcanized rubber density	Glued rubber flooring or inlaid turf routed to Building/TIB	Custom turf seaming, floor prep adhesive & palletized delivery	Lease TIB clause, flooring cross-section photo, dealer SKU quote
Plumbed Recovery Suites (Saunas, Cold Plunges, Pools)	Commercial chiller BTU, ozone filtration, cedar joinery, UL listing	Hardwired/plumbed build-out triggers landlord vs tenant dispute	Plumbing/electrical disconnect, crane or doorway rigging, permit check	Utility tie-in photos, lease fixture schedule, OEM install bid
Free Weights, Bars, Kettlebells & Small Accessories	Machined Olympic bar tensile rating (PSI), urethane vs crumb bumper	Bulk 'gym weights' lump sums erase high-grade urethane pricing	Per-pound freight surcharges on iron/urethane bulk pallets	Barbell sleeve stamp shot, brand/weight tally, freight quote

Practitioner Operational Takeaways

• Obtain commercial OEM spec sheets and authorized dealer quotes showing motor HP, frame gauge, and commercial warranty—never consumer retail comps.

• Separate bolted trade fixtures, glued rubber/turf flooring, and plumbed hydrotherapy suites into BPP vs TIB/Building using the commercial lease.

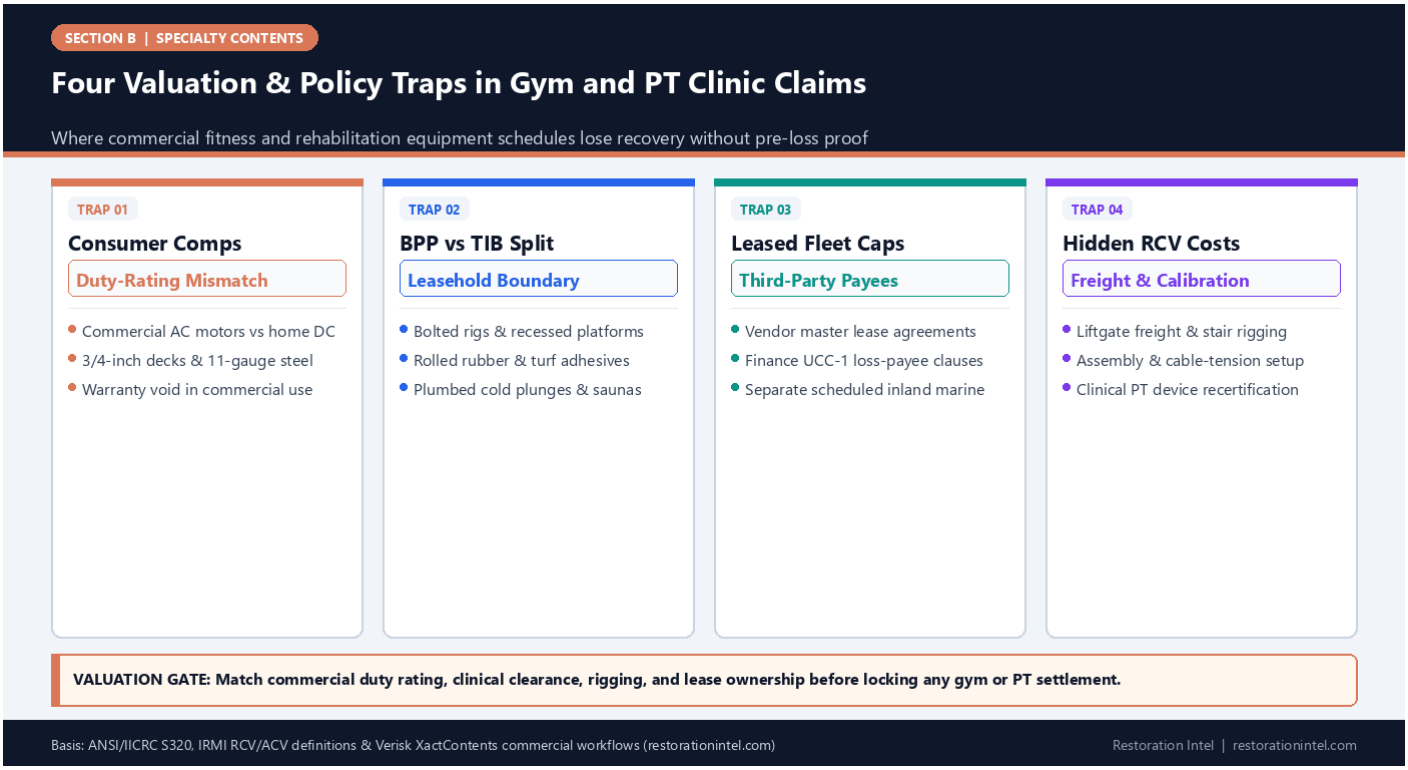
• Pull equipment lease schedules and UCC filings to flag third-party lessors and loss payees on a separate valuation tab.

• Collect preventive-maintenance, cable-replacement, and upholstery invoices to defend lower effective-age depreciation on frames and stacks.

• Include LTL freight, liftgate, stair/elevator rigging, assembly labor, sales tax, and OEM calibration in every RCV replacement packet.

• Verify salvage disposal vs buy-back terms in writing before releasing condemned weights, racks, or cardio frames.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

- **Markdown Twin (plain text):** https://restorationintel.com/fitness-centers-gyms-physical-therapy-studios-valuation-lkq.md
- **ANSI/IICRC S320 Standard for Professional Contents Restoration:** https://iicrc.org/s320/
- **Verisk XactContents Platform Overview:** https://www.verisk.com/products/xactcontents/
- **IRMI Insurance Glossary: Replacement Cost Value (RCV):** https://www.irmi.com/term/insurance-definitions/replacement-cost
- **IRMI Insurance Glossary: Actual Cash Value (ACV):** https://www.irmi.com/term/insurance-definitions/actual-cash-value
- **IRMI Insurance Glossary: Depreciation:** https://www.irmi.com/term/insurance-definitions/depreciation