



INSURANCE FOR SPORTS

Sport Insurance is specifically designed to meet the needs of sport teams, clubs, camps, clinics, tournaments and leagues. Coverage can include General Liability, Property, Inland Marine, Abuse and Molestation, Directors & Officers, Employment Practices Liability and Umbrella. We can send an Accident and Medical quote which can be purchased separately.

CARRIER	PAGE	APPLICATION
UNITED STATES LIABILITY INSURANCE	2	<u>DOWNLOAD</u>
JAMES RIVER INSURANCE COMPANY	7	<u>DOWNLOAD</u>

RECENTLY WRITTEN BUSINESS:

- | | |
|-------------------------------------|---|
| 1. Baseball & Softball (\$7,413.00) | 4. Youth Soccer Organization (\$500.00) |
| 2. Soccer Club (\$4,000.00) | 5. Basketball Camp (\$350.00) |
| 3. Lacrosse (\$1,500.00) | 6. Sports Tournament (\$300.00) |

CLAIM EXAMPLES:

The local youth sports organization’s storage trailer was broken into by vandals. All the uniforms for the baseball, basketball and soccer teams were stolen, as well as a pitching machine and other miscellaneous sports equipment. The organization suffered a loss of \$10,000 as a result of the stolen property.

An uncle was attending his nephew’s Little League Baseball game. While waiting for the game to begin the man was struck in the head by an overthrown ball, resulting in a head fracture and blood clot. The man who was injured files a lawsuit for pain & suffering against the organization.

The local youth girls’ soccer team is traveling overnight for an out of town weekend tournament. The star player cannot make the trip, because her parents are working the weekend of the tournament. The head coach offers to take the girl to the tournament and her parents’ consent. During the trip, the girl is sexually molested by the coach. The girl’s parents sue the organization’s Abuse & Molestation coverage for bodily injury and mental duress.

A mother volunteers to serve as the treasurer for her daughter’s youth softball organization. After serving for a week the organization’s president tells her he is making her the organization’s secretary, because that role is more suitable for a woman. The organization immediately replaces her as treasurer with a father of another player. The woman sues the organization’s Employment Practices policy for sex discrimination.

YOUTH SPORTS PRODUCT

- 🎯 Sports organizations, leagues, clinics and camps with participants up to age 18
- 🎯 New ventures
- 🎯 Eligible classes include, but are not limited to:



Badminton	Cross country	Racquetball	Swimming
Baseball	Flag football	Soccer	Tackle football (participants 14 years of age and under)
Basketball	Golf	Softball	Tennis
Bowling	Lacrosse	Squash	Volleyball

PRODUCT ADVANTAGES

- ▶ General liability
 - Coverage is available for the organization’s athletic participants
 - Abuse and molestation limits of \$100,000/\$200,000 included with the option to increase limits to \$1,000,000
 - Assault or battery sublimit at no additional charge
 - Fundraisers and certain special events included at no additional cost
 - Landlord listed as an additional insured for no additional cost
 - Employees and volunteers included as additional insureds
 - Coverage follows insured due to no designated premise limitation
 - Defense outside the limit
 - Mental anguish included in the definition of bodily injury
- ▶ Directors and officers/Employment practices liability
 - Lifetime occurrence reporting provision – Unlimited reporting extension for former directors and officers
 - Data & Security⁺ endorsement – Provides a \$50,000 expense sublimit each for data breach, identity theft, workplace violence and kidnap expenses
 - Full prior acts coverage
 - Breach of contract coverage
 - Fair Labor Standards Act (FLSA/wage and hour) sublimit of \$100,000 for defense cost and loss (available in most states)
 - Optional fiduciary coverage
 - Optional Standard Form – A competitively priced alternative to our Broad Form option
- ▶ Crime Coverage
 - Coverage for theft of money, securities and other property by employees
 - Coverage provided for directors, officers, committee chairs, employees and volunteers without having to schedule them by name or position

Package offerings can also include inland marine, hired/non-owned auto (available in most states), excess and umbrella coverages.



PACKAGE OPTIONS/AVAILABLE LIMITS

- ▶ Property
 - Up to \$3,000,000 in non-coastal zones (protection class 1–8)
 - Up to \$250,000 in non-coastal zones (protection class 9–10)
 - \$500,000 in coastal zones (wind and hail restrictions apply)
- ▶ General liability
 - Up to \$1,000,000/\$3,000,000 aggregate (including spectator and participant liability)
 - Abuse and molestation up to \$1,000,000/\$1,000,000
 - Assault or battery sublimit of \$50,000
- ▶ Crime coverage
 - Up to \$100,000 in employee dishonesty coverage
 - Inland marine coverage
 - Scheduled limits and blanket coverage available up to \$500,000 (\$25,000 maximum value per scheduled item)
- ▶ Directors and officers liability/Employment practices liability up to \$5,000,000 separate limits of liability
- ▶ Umbrella up to \$5,000,000 limits

BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

Non Profit Resource Center also available at www.usli.com/brc.

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ High hazard/Contact sports, including but not limited to karate, martial arts, boxing, gymnastics, wrestling and diving
- ▶ School sponsored sports/teams
- ▶ National/International travel or any trips by plane
- ▶ Sexual or physical abuse claims or incidents
- ▶ Parents or guardians not required to sign waivers of liability/release forms
- ▶ Located in AK, LA or WV

NOTE: Many classes may still be eligible for our Nonprofit Directors and Officers Liability/Employment Practices Liability product. Ineligible risk characteristics include, but are not limited to those listed above.

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.



Youth Sports Organizations — Non Profit Package

Our All-In-One product is specifically designed to meet the needs of Non Profit Youth Sports Organizations by providing General Liability, Property, Inland Marine, Directors & Officers and Employment Practices Liability coverage all on one policy!

GENERAL LIABILITY FEATURES:

- ▶ General Liability limits up to \$1,000,000/\$3,000,000
- ▶ Coverage is available for the organization's athletic participants
- ▶ Abuse & Molestation available with limits up to \$1,000,000/\$1,000,000
- ▶ Assault & Battery sublimit at no additional charge
- ▶ Fundraisers and certain special events included at no additional cost
- ▶ Landlord listed as an Additional Insured for no additional cost
- ▶ Hired and Non-Owned Auto Liability coverage available in most states
- ▶ No General Liability deductible

PROPERTY FEATURES:

- ▶ Property Limits up to \$3,000,000 (\$500,000 in Coastal Territories)
- ▶ Special Coverage form available with Replacement Cost
- ▶ Inland Marine for sports equipment

DIRECTORS & OFFICERS/EMPLOYMENT PRACTICES FEATURES:

- ▶ Separate Limits of Liability with Unlimited Defense Cost outside the limit
- ▶ Lifetime Occurrence Reporting Period for former Directors & Officers
- ▶ Automatically includes 3rd party Discrimination and Harassment

ADDITIONAL ADVANTAGES:

- ▶ Quick quote and binder turnaround
- ▶ A.M. Best rated A++ carrier
- ▶ Low minimum premiums
- ▶ Commercial Umbrella & Crime coverage options
- ▶ Background checks with preferred pricing
- ▶ Free Human Resources Hotline with unlimited number of calls and no time limit (when Employment Practices Liability is purchased)
- ▶ No Inspection Cost



Youth Sports Organizations — Non Profit Package

THIS PACKAGE PRODUCT IS DESIGNED TO INSURE NON PROFIT YOUTH SPORTS ORGANIZATIONS THAT OFFER LOW HAZARD, MINIMAL CONTACT SPORTS FOR ATHLETIC PARTICIPANTS 18 YEARS OF AGE AND YOUNGER. SPORTS INCLUDE BUT ARE NOT LIMITED TO; BASEBALL, SOFTBALL, BASKETBALL, SOCCER, VOLLEYBALL, TENNIS, GOLF, SWIMMING AND TRACK & FIELD.

WHY DO YOU NEED TO PURCHASE A NON PROFIT YOUTH SPORTS ORGANIZATION PRODUCT?

- ▶ Bodily injuries and property damage that occur as a result of your athletic events
- ▶ Slips & Falls that occur on your premises
- ▶ Negligent care of a child or team under your care
- ▶ Coverage for theft of your personal property
- ▶ Board of Directors can be sued for mismanagement of funds
- ▶ Non-Owned auto exposure from employees / volunteers while performing services on behalf of the organization

Our ALL-IN-ONE product will include the following coverages; General Liability includes, Abuse or Molestation, Assault & Battery, Hired-Non Owned Auto, Property, Inland Marine, Directors & Officers (with optional Employment Practices Liability), and Crime.

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
General Liability coverage is available for the organization's Athletic Participants	✓	?
Separate limits of liability for General Liability and Directors & Officers /Employment Practices Liability	✓	?
Hired and Non-Owned Auto is available in certain states	✓	?
Employees and Volunteers included as additional insureds	✓	?
First Dollar coverage (No deductibles!) for all Liability coverages	✓	?
Special Cause of Loss and Replacement coverage on buildings, contents, loss of income and extra expense	✓	?
Sports equipment is covered for loss or damage due to fire, theft, vandalism, or from other specified causes	✓	?
Directors & Officers / Employment Practices Liability coverage is available with Unlimited Defense Cost outside the limit and Full Prior Acts Coverage	✓	?
Directors & Officers coverage includes a Lifetime Occurrence Reporting Provision for former Directors & Officers	✓	?
Crime coverage is included and protects the organization against monetary loss caused by theft of money, securities, or other property by dishonest volunteers. This includes forgery by an office or volunteer.	✓	?

WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).

Insure your financial well-being with a stable Company that will be there to pay your claim.

FREE and Discounted Background Check Services Provided to all Non Profit policyholders

As a USLI policyholder, your first background check is FREE and then pricing for each additional screen starts at \$10, excluding court and/or state fees that may apply.

OUR COMPREHENSIVE BACKGROUND CHECKS INCLUDE:

- ▶ National registered sex offenders search
- ▶ Multi-court criminal database search
- ▶ Social Security number verification
- ▶ Address history check
- ▶ OFAC global homeland security search
- ▶ County criminal searches

RISK MANAGEMENT BENEFITS:

- ▶ Access to the most comprehensive, accurate and reliable background check database available
- ▶ Avoid costly hiring and recruiting mistakes
- ▶ Properly screen volunteers working for your non profit organization
- ▶ A consistent background screening policy will position an organization to exercise due diligence, which ultimately will help it avoid the consequences of being out of compliance

We are excited to provide this added value service to our Non Profit policyholders.

WE ARE PLEASED TO PROVIDE THIS VALUE-ADDED SERVICE TO OUR POLICYHOLDERS ALONG WITH THESE ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Competitive pricing and low minimum premiums
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses



SPORTS & ENTERTAINMENT

DIVISION HIGHLIGHTS

TARGET CLASSES:

Attractions

- Aquariums
- Caves
- Fairs
- Festivals
- Museums
- Parades (non Mardi Gras)
- Special Events
- Tourist Attractions
- Zoos/Animal Exhibits

Sports/Motorsports

- Associations/Leagues/Teams
- Driving Schools
- Pari-Mutuel Racing – Horse/Dog
- Single Events
- Sponsors
- Sports Camps
- Sports Performance Training
- Tournaments

Venues

- Amphitheaters
- Arenas
- Athletic Fields
- Auditoriums
- Banquet Halls/Event Rental Facilities
- Civic Centers
- Comedy Clubs
- Convention Centers
- Performing Arts Centers
- Sports League Facilities
- Stadiums
- Theaters

Recreation

- Batting Cages
- Beach Clubs
- Bingo Parlors
- Bowling Centers
- Campgrounds/R.V. Facilities
- Camps
- Casinos
- Dude Ranches
- Escape Rooms
- Family Entertainment Centers
- Go-Karts
- Golf Facilities – public courses, private clubs, miniature golf, driving ranges
- Health Clubs
- Hunting & Fishing Operations
- Laser Tag
- Outfitters and Guides
- Private Swim Clubs
- Ropes Courses
- Shooting Ranges
- Tennis Clubs
- Winter Recreation Parks

Entertainment

- Circuses
- Concerts
- Promoters
- Stage Shows
- Touring Performers – bands, theater groups, comedians

AVAILABLE COVERAGES: *offered in conjunction with our CGL*

- Contingent Fireworks
- Cyber Liability
- Deductible & SIR structures available
- Horse/Dog Legal Liability
- Hired & Non-Owned Auto (incidental only)
- Legal Liability to Participants
- Liquor Liability
- Medical Payments
- Trainers Liability

TARGET RISK SIZE: \$5,000 - \$1,000,000 Policy Premium

UNAVAILABLE PRODUCTS: Prize Indemnity, Event Cancellation Coverage, Inflatable Rental Companies, Amusement Parks and Water Parks, Trampoline Facilities, Accident Medical

