



# SPORTS ADVANTAGE

## Over 45 million people are involved in organized sports each year

Participation in recreational sports continues to rise, and organizations face a wide variety of exposures ranging from participant and spectator injury to decisions made in managing the operations. Whether it is a team, league, association, camp or clinic, we have you covered. Our broad product can meet the needs of the organizations by providing general liability, directors and officers liability, employment practices liability, hired and non-owned auto, property, inland marine, commercial umbrella and crime coverage.



## HIGHLIGHTS

**General Liability:** Includes coverage for spectators, abuse and molestation, assault and battery and ability to include youth participants

**Property and Inland Marine:** Includes sports equipment, field maintenance equipment and concession stand

**Directors and Officers\*/Employment Practices Liability:** Protect members of the board and their personal assets

*\*For nonprofit entities*

## Product Options

### General Liability Features:

- ▶ Participant coverage is available for youth
- ▶ Abuse and molestation limits of \$100,000/\$200,000 included with the option to increase limits to \$1,000,000 for youth-only organizations
- ▶ Assault or battery sublimit at no additional charge
- ▶ Fundraisers and certain special events included
- ▶ Landlord listed as an additional insured for no additional cost
- ▶ No designated premise limitation
- ▶ No liability deductible

### Property and Inland Marine Features:

- ▶ Property limits are available up to \$3,000,000 (\$1,000,000 in coastal territories)
- ▶ Value Plus endorsement – 14 valuable coverage enhancements including: \$25,000 fine arts, \$10,000 sign, \$10,000 transit, \$5,000 monies and securities, \$5,000 employee dishonesty and more
- ▶ Ability to provide inland marine on a scheduled or blanket basis up to \$500,000 (\$25,000 maximum value per scheduled item)

### Directors and Officers / Employment Practices Liability Features:

- ▶ \$1,000,000 additional Side A coverage included on all policies
- ▶ Lifetime occurrence reporting provision
- ▶ Volunteers are included within the definition of “employee”
- ▶ Third-party harassment and third-party discrimination coverage
- ▶ Data & Security+ endorsement – \$50,000 sublimit each for data breach, identity theft, workplace violence and kidnap expenses, plus free identity theft services for directors and officers
- ▶ 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)
- ▶ Defense and settlement provision (hammer clause) at 80/20 in favor of the insured
- ▶ Retention forgiveness included at no charge