

GAMES AND ENTERTAINMENT PACKAGE



Our product is designed for amusement centers, theaters and entertainers. Eligible exposures include batting cages, bounce houses and more. The product can be packaged with liquor liability and inland marine coverage, assault or battery and abuse and molestation coverages are available for most classes, and blanket additional insured is included for entertainers.



PRODUCT FEATURES

- ▶ No general liability deductible
- ▶ Liquor liability available in most states
- ▶ Assault or battery coverage
- ▶ Professional liability available
- ▶ Blanket additional insureds for certain classes
- ▶ Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress

OPTIONAL FEATURES

- ▶ Value Plus endorsement
- ▶ Stop gap liability (OH, ND, WA, WY)
- ▶ Hired and non-owned auto coverage
- ▶ Equipment breakdown (including \$250,000 food spoilage)
- ▶ Crime coverage

LIMITS OF INSURANCE:

- ▶ General liability with limits up to \$1 million occurrence/ \$2 million aggregate
- ▶ Liquor liability available up to \$1 million occurrence/ \$2 million aggregate
- ▶ Property limits up to \$3 million total insured values
- ▶ Risks located in defined coastal areas up to \$1 million

ELIGIBLE RISKS INCLUDE

Ball pits	Escape rooms
Batting cages	Go-kart tracks
Billiard halls	Inflatable facilities (fixed premises)
Bowling alleys	Laser tag
Climbing tubes, nets and tunnels	Miniature golf
Coin operated kiddie rides	Theaters
Driving ranges	Traveling theatrical companies
Entertainers (e.g. DJs, bands, psychics, etc.)	Video arcades

ADDITIONAL FEATURES:

- ▶ Financial stability of a carrier rated A++ by AM Best
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their business

CLAIM EXAMPLES:

General Liability: A patron at a miniature golf course slipped on a wet surface and injured her leg, shoulder and wrist. Total medical costs were \$200,000.

Property: A heavy snowstorm collapsed the roof of an amusement center; the cost to repair the building damage reached \$50,000. Water damage to the contents cost \$25,000.

Equipment Breakdown: A family amusement center suffered a power outage, and the food at its restaurant spoiled as a result. The cost to replace the spoiled food was \$5,000.

Inland Marine: A traveling theatrical group left its props, costumes and equipment in an out-of-town theater's storage area. During the night, a fire destroyed the items. The total value was \$25,000.

Liquor Liability: During a league tournament, a player became intoxicated and attempted to drive home. He collided with another car and caused serious injury to the other driver. The injured man sued the bowling alley for negligence and was awarded \$200,000 in damages.