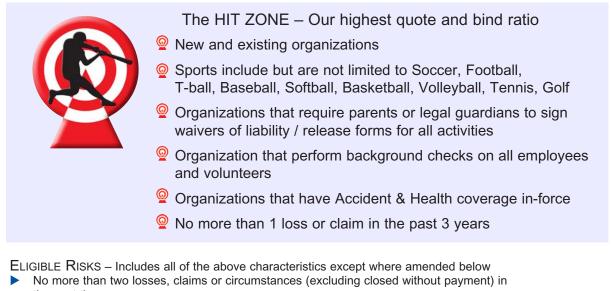


Youth Sports Organizations — Non Profit Package

This All-In-One Non Profit Package product provides Youth Sports Organizations, with participants 18 years of age and younger, the opportunity to purchase General Liability, Property, and Directors & Officers (D&O)/Employment Practices Liability (EPL) coverage all on one policy!



- the past three years
- Overnight travel via personal automobiles

PRODUCT ADVANTAGES

- Coverage is available for athletic participants
- Abuse & Molestation limits up to \$1,000,000 occurence/\$1,000,000 aggregate available
- Assault & Battery sub-limit of \$50,000 available at no additional charge
- Hired and Non-Owned Auto Liability coverage available in most states
- Fundraisers and certain special events included at no additional cost
- Landlord listed as an Additional Insured for no additional charge
- No liability deductible
- Separate limits of liability for Directors & Officers (D&O) and Employment Practices Liability (EPL) claims
- Lifetime Occurrence Reporting Provision for former Directors & Officers
- Unlimited defense costs outside the limits for D&O and EPL coverage
- Full Prior Acts Coverage for D&O and EPL coverage
- Optional fiduciary liability for D&O coverage
- Property available on Special Form and Replacement Cost
- Inland Marine coverage available for sports equipment
- Crime coverage available
- Inspection costs paid by United States Liability Insurance Group
- Background checks with preferred pricing



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INELIGIBLE RISKS - Risks with the below characteristic may be eligible for certain coverage lines

- General Liability
 - · Organizations that do not require parents or legal guardians to sign waivers of liability / release forms for all activities
 - Organizations that do not perform background checks on all employees and volunteers
 - Organizations that own, lease or operate a swimming pool
 - School sponsored sports / teams
 - YMCA / YWCA centers or programs
 - Organizations that sponsor overnight trips by train, plane or bus
 - Organizations with teams that travel more than 2 nights per trip
 - National / International travel
 - · High hazard contact sports, including but not limited to Karate / Martial Art, Boxing, Gymnastics, Cheerleading, Wrestling, Diving
- PROPERTY
 - Risks with aluminum or knob and tube wiring
 - Risks not having 100% of the wiring on functional circuit breakers
 - Risks without functional smoke or heat detectors
 - Risks located in AK, HI, LA or WV
- DIRECTORS AND OFFICERS
 - · Risks that engage in any disciplinary action as a result of peer review activities
 - · Risk involved in any accreditation or standard setting activities
 - Risks located in AK or LA

AVAILABLE LIMITS

- Liability limits up to \$1,000,000 occurrence/\$3,000,000 aggregate
- Abuse & Molestation limits up to \$1,000,000 occurence/\$1,000,000 aggregate
- Assault & Battery sub-limit of \$50,000 at no additional charge
- Property values up to \$3,000,000
- Property values up to \$500,000 per location for defined Coastal Zones (wind exclusion applies)
- Up to \$5,000,000 for D&O and EPL (Note: EPL is an optional coverage, which can be purchased in addition to D&O, but not on a monoline basis and may not exceed the D&O Limit.)
- \$5,000,000 additional capacity available for Umbrella Coverage

SUBMISSION REQUIREMENTS

- Current version of our Youth Sports Organization Application
- Representation of incurred loss history for the past three years