

## **General Liability Protection Program**

### **Who Is Covered**

This program provides protection for the Policyholder against claims of bodily injury liability, property damage liability, personal and advertising injury liability and the litigation costs to defend against such claims. Coverage is provided up to \$1,000,000.00 per occurrence. There is no deductible amount. Coverage is offered through the Sports and Recreation Providers Association Risk Management, Inc.

### **Coverage Includes Suits Arising Out Of:**

- Injury or death of participants
- Injury or death of spectators
- Injury or death of volunteers
- Property damage liability
- Host liquor liability (non-profit)
- Incidental medical malpractice
- All activities necessary to conduct of practices and games
- Ownership use or maintenance of fields or practice areas
- General negligence claims
- Cost of investigation and defense of claims, even if groundless
- Corporal punishment
- Optional non-owned automobile liability

### **Program Limits**

Occurrence Form Policy  
\$2,000,000.00 General Aggregate  
\$1,000,000.00 Each Occurrence  
\$1,000,000.00 Products / Completed Operations  
\$1,000,000.00 Personal & Advertising Injury  
\$300,000.00 Fire Damage  
Optional \$1,000,000.00 Non-Owned Automobile  
Admitted Basis

### **Exclusions**

Abuse or molestation, aircraft, all acts of terrorism, asbestos liability, assault and battery, collapse of temporary structure, employment related practices, fungi and bacteria, hepatitis, HIV, HTVL, AIDS, transmissible spongiform encephalopathy, lead poisoning, nuclear energy liability, professional liability, pyrotechnics activity, total pollution, war liability and liability for occurrences prior to the effective date of coverage. All of the above are subject to the terms and conditions of the policy.

Note: There is no liability coverage for claims arising out of any of the following activities: All motor sports, ballooning, bungee jumping, cheerleading pyramids, gymnastics, inflatables, luge, mountain climbing, parachuting, polo, rock climbing, rodeo or any equestrian related sports, sale/manufacture or distribution of any athletic equipment, skin diving, SCUBA diving, snow skiing, squash, tobogganing, use of saunas or other tanning devices, use of trampolines, water slides, white water rafting or any saddle animal exposures.

The optional hired and non-owned automobile liability coverage is not available in Illinois, Louisiana or Vermont.

## **Participant Accident Protection Program**

### **Who Is Covered**

All participants, volunteer workers and staff members of the Policyholder are covered while participating in sponsored and supervised activities. A covered person is also covered while traveling, directly and without interruption, to and from any Policyholder sponsored and supervised activity and his or her home or place of residence.

### **Accidental Death & Dismemberment**

If a covered injury results in any of the losses specified below within one year after the date of the accident, the company will pay the applicable amount.

- Full Principal Sum for loss of life
- Full Principal Sum for loss of both hands or both feet
- Full Principal Sum for loss of entire sight of both eyes
- Full Principal Sum for loss of one hand and one foot
- Full Principal Sum for loss of one hand and entire sight of one eye
- Full Principal Sum for loss of one foot and entire sight of one eye
- 50% of the Principal Sum for loss of one hand
- 50% of the Principal Sum for loss of one foot
- 50% of the Principal Sum for loss of sight of one eye
- 25% of the Principal Sum for loss of index finger and thumb of same hand

If the Principal sum is payable, no indemnity will be paid for dismemberment. In any event, the double dismemberment indemnity is the maximum amount payable under this benefit for all losses resulting from one accident. Loss of a hand or foot means complete severance through or above the wrist or ankle joint. Loss of sight means the total, permanent loss of sight of the eye. The loss of sight must be irrecoverable by natural, surgical or artificial means. Loss of speech means total, permanent and irrecoverable loss of audible communication. Loss of hearing means total and permanent loss of hearing in both ears which cannot be corrected by any means. Loss of a thumb and index finger means complete severance through or above the metacarpophalangeal joints.

### **Maximum Medical Expense Benefit**

If the Covered Person incurs eligible expenses as the result of a covered injury, the Company will pay the charges incurred for such expense within 52 weeks, beginning on the date of accident. Payment will be made for eligible expenses not to exceed the Maximum Medical Expense Benefit of \$25,000.00. The first such expense must be incurred within 90 days after the date of the accident.

Excess Coverage: This Plan does not cover treatment or service for which benefits are payable or service is available under any other insurance or medical service plan available to the Insured Person.

### **Exclusions and Limitations**

This Plan does not cover any loss to or resulting from:

- Sickness or disease in any form, except pyogenic infections due to an accidental cut or wound.
- The use of drugs or narcotics, unless administered under the advice of a physician.
- War or any act of war, whether or not declared.
- Participation in any riot or civil commotion.
- Air travel or the use of any device or equipment for aerial navigation, except as a fare-paying passenger on a regularly scheduled commercial airline.
- Suicide or any attempt thereat or any self-inflicted injury.

Nor does the Plan cover:

- Medical service provided by any person or facility employed or retained by the Policyholder or member organization.
- Medical service provided by any member of the Insured Person's family or household.
- Dental treatment, except as the result of a covered injury.
- The repair or replacement of any artificial dental restoration.
- Expenses payable under any Workers Compensation Law or similar legislation.
- Injury sustained while riding in or on any two or three wheeled engine driven vehicle.

## Summary of Coverage

### **General Liability Protection Program**

\$2,000,000.00 General Aggregate  
\$1,000,000.00 Each Occurrence  
\$1,000,000.00 Products / Complete Operations  
\$1,000,000.00 Personal and Advertising Injury  
\$300,000.00 Fire Damage  
\$-0- Deductible Amount  
Occurrence Form Policy – Admitted Basis

Coverage Afforded by American Alternative Insurance Corporation, “A” rated by A.M. Best Company.

### **Participant Accident Protection Program**

\$10,000.00 Maximum Medical Expense Benefit  
\$10,000.00 Accidental Death & Dismemberment Benefit  
\$250.00 Deductible Amount  
52 Week Benefit Period  
Excess Coverage

Coverage Afforded by American Sentinel Insurance Company, “A” rated by A.M. Best Company.