



# 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 meets 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:

- ▶ Lifetime occurrence reporting provision – Unlimited reporting extension for former directors and officers
- ▶ Volunteers are included within the definition of “employee”
- ▶ Third party discrimination and harassment coverage is included
- ▶ Data & Security+ endorsement – Provides a \$50,000 expense sublimit each for data breach, identity theft, workplace violence and kidnap expenses
- ▶ Separate limits of liability for directors and officers and employment practices liability claims
- ▶ Full prior acts coverage
- ▶ Unlimited defense outside the limit
- ▶ Breach of contract coverage
- ▶ Fair Labor Standards Act (FLSA/Wage and Hour) sublimit of \$100,000 for defense costs and loss (available in most states)
- ▶ Optional fiduciary coverage
- ▶ Optional standard form – A competitively-priced alternative to our broad form option



## Sports Advantage Product

### Claim Examples

- ▶ **General Liability:** A fan was attending the local adult softball game. While waiting for the game to begin, the fan was struck in the head by an overthrown ball, resulting in a head fracture and blood clot. The injured fan then filed a lawsuit for pain and suffering against the organization.
- ▶ **Property:** The local sports organization's storage shed 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.
- ▶ **Hired and Non-Owned Auto:** A coach for the local sports organization was driving to the sporting goods store to pick up uniforms for the organization's soccer team. While in route to the sporting goods store, the coach sideswiped another vehicle. The coach suffered minor injuries, but the other driver sustained severe bodily injuries and sued the coach's personal auto policy. The other driver's injuries were so severe they ultimately exceeded the coach's personal auto limits and a secondary claim was made against the hired and non-owned policy of the organization.
- ▶ **Youth Participant:** A child was injured sliding into second base when the base became dislodged and the child suffered injuries from the metal that was protruding from the bottom of the base. The child's family filed suit for personal injuries against the organization and claim costs exceeded \$35,000.
- ▶ **Abuse and Molestation:** The local youth girl's soccer team was traveling overnight for a weekend tournament out of town. The star player could not make the trip because her parents were 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 and molestation coverage for bodily injury and mental duress.
- ▶ **Employment Practices:** A mother volunteers to serve as the treasurer for her daughter's 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 replaced her as treasurer with another player's father. The woman sued the organization's employment practices policy for sexual discrimination.

**The Business Resource Center is available to all insureds with discounts on background check services, tenant screenings, motor vehicle records, safety resources and other great services!**



# Sports Advantage Product

This package product is designed to insure organizations that offer organized sports such as, baseball, softball, basketball, soccer, volleyball, tennis, golf, swimming and track and field. Our broad package policy offers the opportunity to include general liability, directors and officers liability, employment practices liability, hired and non-owned auto, property, inland marine, commercial umbrella and crime coverage.

## Why does your sports organization need to purchase all of these coverages?

- ▶ Bodily injuries and property damage that occur at your athletic events and/or on your premises
- ▶ Damage to your sports equipment, concession stands and other property that you own
- ▶ Lawsuits brought against your board of directors for the decisions they make
- ▶ First and third-party coverage for employees and volunteers due to claims of discrimination and harassment

## Why should you choose our Sports Advantage product?

Maximize efficiency: One application, quote, underwriter, policy, renewal and carrier for all claims with one concurrent effective date.

COVERAGE FEATURES	USLI	COMPETITORS
General liability coverage is available for youth participants		
Abuse and molestation limits and assault and battery sublimit included in the general liability		
Hired and non-owned auto is available in certain states		
Separate limits of liability for general liability and directors and officers/employment practices liability		
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		
Directors and officers coverage includes a lifetime occurrence reporting provision for former directors and officers		
Directors and officers/Employment practices liability coverage is available with unlimited defense cost outside the limit and full prior acts coverage		
One of only 20 A++ rated insurance groups in the United States by A.M. Best		
Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses		

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.