



# Games and Entertainment Product — Package

## Claim Examples

### ► General Liability:

- **Miniature Golf:** An elderly miniature golf patron slipped on a wet surface and broke and injured bones in her leg, shoulder and wrist. Total medical costs were \$200,000.
- **Billiards:** An intense competition between two customers led to a fight. The subsequent assault or battery claim required \$50,000 defense costs and \$25,000 medical costs.
- **Go-Karts:** A young girl's hair became entangled in a go-kart engine and caused severe head and neck injuries. Medical costs were \$750,000.
- **Amusement Center:** Tainted food at a large children's party sickened customers. The parents filed suit against the center owners claiming negligence. The cost to defend the claim was \$25,000 and the court awarded \$75,000 in damages.
- **Climbing Wall:** At a multi-activity amusement center with a rock climbing wall, a customer improperly secured his harness, fell from the wall and broke an ankle. Medical payment costs were \$5,000 and the customer received \$10,000 for damages and lost wages.
- **Wind Storm:** A severe wind storm blew decaying tree limbs and branches at a miniature golf course into nearby cars and buildings. The cost to repair the damage was \$20,000.
- **Molestation:** A musician is accused of improper behavior toward a spectator during a performance. The cost to defend reached \$20,000.

### ► Liquor Liability:

- **Bowling Alley:** 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.

### ► Property:

- **Arcade:** A fire destroyed 30 video arcade machines resulting in a cost to replace of \$60,000.
- **Movie Theater:** A water leak ruined \$20,000 of projection equipment; the owner shut down one theater in a multiplex and lost over \$15,000 in revenue.
- **Family Amusement Center:** 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 causing food in its restaurant area to spoil. The cost to replace the spoiled foods 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, fire destroyed the items. The total value was \$25,000.



## Games and Entertainment Product — Package

Our product is specifically designed for multi-activity amusement centers, theaters and entertainers. Eligible exposures include ball pits, batting cages, bounce houses, go karts, and more. We have the ability to package with Liquor Liability and Inland Marine coverage. Assault or battery and molestation or abuse coverages are available on most classes and a blanket additional insured endorsement 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

### ELIGIBLE RISKS INCLUDE

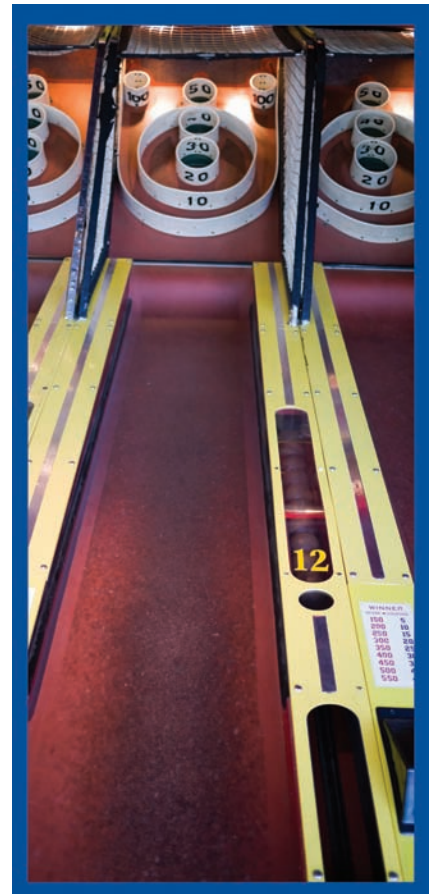
- ▶ Ball Pits
- ▶ Batting Cages
- ▶ Billiard Halls
- ▶ Bowling Alleys
- ▶ Climbing Tubes, Nets and Tunnels
- ▶ Climbing Walls (incidental exposure only)
- ▶ Coin Operated Kiddie Rides
- ▶ Driving Ranges
- ▶ Entertainers
- ▶ Go-Kart Tracks
- ▶ Inflatable Facilities (fixed premises)
- ▶ Laser Tag
- ▶ Miniature Golf
- ▶ Sport Courts (incidental)
- ▶ Theaters
- ▶ Traveling Theatrical Companies
- ▶ Video Arcades

### LIMITS OF INSURANCE:

- ▶ General liability with limits up to \$1,000,000 occurrence/\$2,000,000 aggregate
- ▶ Liquor liability available up to \$1,000,000 occurrence/\$2,000,000 aggregate
- ▶ Property limits up to \$3,000,000 total insured values
- ▶ Risks located in defined coastal areas up to \$500,000

### ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Instant quote turnaround
- ▶ Quick binder confirmation
- ▶ Small Business Resource Center [usli.com/sbrc](http://usli.com/sbrc)





## Games and Entertainment Product — Package

### WHY DO YOU NEED TO PURCHASE A GAMES AND ENTERTAINMENT POLICY?

- ▶ A go-kart rider's hair becomes tangled in an engine causing head and neck injuries
- ▶ A miniature golf customer slips on a wet walkway and sustains bone fractures
- ▶ A musician is accused of improper behavior toward a spectator during a performance

Why should you choose the USLI Games and Entertainment product?

COVERAGE FEATURES	USLI	COMPETITORS' POLICY
Go-karts, rock walls, laser tag, climbing walls, bounce house facilities, batting cages and many other amusement activities are eligible	✓	?
Blanket additional insureds available for entertainers	✓	?
Assault and battery and molestation/abuse offered on most accounts	✓	?
No general liability deductible	✓	?
Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress	✓	?
Equipment breakdown coverage is available with food spoilage coverage included	✓	?
Value plus property enhancement endorsement is available	✓	?
Hired/non-owned auto coverage is available	✓	?
Professional liability for golf pros	✓	?

### WHY CHOOSE TO INSURE WITH US?

- ▶ One of only 15 A++ rated insurance groups in the U.S. by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group

Insure your financial well-being with a stable company that will be there to pay your claim.