



Youth Sports Organizations — Non Profit Package

Claim Examples

- ▶ **Property:** The local youth sports organization's storage trailer 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 suffers a loss of \$10,000 as a result of the stolen property.
- ▶ **General Liability:** An uncle was attending his nephew's Little League Baseball game. While waiting for the game to begin the man was struck in the head by an overthrown ball, resulting in a head fracture and blood clot. The man who was injured files a lawsuit for pain & suffering against the organization.
- ▶ **Hired / 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 sideswipes another vehicle. The coach suffers minor injuries, but the other driver sustains severe bodily injuries and sues the coach's personal auto policy. The other driver's injuries are so severe they ultimately exceed the coach's personal auto limits and a secondary claim is made against the hired/non-owned policy of the youth sports organization.
- ▶ **Abuse & Molestation:** The local youth girl's soccer team is traveling overnight for an out of town weekend tournament. The star player cannot make the trip, because her parents are 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 & Molestation coverage for bodily injury and mental duress.
- ▶ **Employment Practices:** A mother volunteers to serve as the treasurer for her daughter's youth 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 replaces her as treasurer with a father of another player. The woman sues the organization's Employment Practices policy for sex discrimination.
- ▶ **Equipment Breakdown:** A gymnasium's cast-iron steam boiler experienced a low-water condition causing extensive damage to several sections of the unit resulting in \$18,375 property damage. The boiler was replaced in five days, and in that time, numerous games had to be relocated to accommodating facilities for an extra expense of \$2,200.



Youth Sports Organizations — Non Profit Package

Our broad package product is specifically designed to meet the needs of non profit youth sports organizations by providing general liability, property, inland marine, directors and officers and employment practices liability coverage all on one policy!

General Liability Features

- ▶ General liability limits up to \$1,000,000/\$3,000,000
- ▶ Coverage is available for the organization's athletic participants
- ▶ Abuse and molestation available with limits up to \$1,000,000/\$1,000,000
- ▶ Assault and battery sublimit at no additional charge
- ▶ Fundraisers and certain special events included at no additional cost
- ▶ Landlord listed as additional insured for no additional cost
- ▶ Hired and non-owned auto liability coverage available in most states
- ▶ No general liability deductible

Property Features

- ▶ Property limits up to \$3,000,000 (\$1,000,000 in coastal territories)
- ▶ Special coverage form available with replacement cost
- ▶ Inland marine for sports equipment

Directors and Officers/Employment Practices Features

- ▶ Separate limits of liability with defense cost outside the limit
- ▶ Lifetime occurrence reporting period for former directors and officers
- ▶ Automatically includes third party discrimination and harassment

Additional Advantages

- ▶ Quick quote and binder turnaround
- ▶ A.M. Best rated A++ carrier
- ▶ Low minimum premiums
- ▶ Commercial umbrella and crime coverage options
- ▶ Background checks with preferred pricing
- ▶ No inspection cost
- ▶ Free human resources hotline with unlimited number of calls and no time limit (when employment practices liability is purchased)





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This package product is designed to insure non profit youth sports organizations that offer low hazard, minimal contact sports for athletic participants 18 years of age and younger. Sports include but are not limited to; baseball, softball, basketball, soccer, volleyball, tennis, golf, swimming, and track and field.

Why do you need to purchase a non profit youth sports organization product?

- ▶ Bodily injuries and property damage that occur as a result of your athletic events
- ▶ Slips and falls that occur on your premises
- ▶ Negligent care of a child or team under your care
- ▶ Coverage for theft of your personal property
- ▶ Board of directors can be sued for mismanagement of funds
- ▶ Non-owned auto exposure from employees/volunteers while performing services on behalf of the organization

Our broad package product can include the following coverages; general liability, abuse or molestation, assault and battery, hired and non-owned auto, property, inland marine, directors and officers (with optional employment practices liability) and crime.

Why choose to be insured with United States Liability Insurance Group?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).

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

COVERAGE FEATURES	USLI	COMPETITORS
General liability coverage is available for the organization's athletic participants		
Separate limits of liability for general liability and directors and officers/employment practices liability		
Hired and non-owned auto is available in certain states		
Employees and volunteers included as additional insureds		
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		
Sports equipment is covered for loss or damage due to fire, theft, vandalism or from other specified causes		
Directors and officers/employment practices liability coverage is available with defense cost outside the limit and full prior acts coverage		
Directors and officers coverage includes a lifetime occurrence reporting provision for former directors and officers		