

# SPORTS ADVANTAGE PRODUCT



- ⦿ Sports organizations, leagues, clinics and camps
- ⦿ New ventures
- ⦿ Adult and youth organizations
- ⦿ Eligible classes include, but are not limited to:

Badminton	Cross country	Paddle Sports	Swimming
Baseball	Flag football	Racquetball	Track and Field
Basketball	Golf	Soccer	Tennis
Bowling	Lacrosse (through age 18)	Softball	Volleyball

- ⦿ Higher hazardous classes we will consider, excluding athletic participants:

Cheerleading (as single class)	Cycling	Rugby	Wrestling
Non-contact martial arts/Karate	Fencing	Skateboarding	

## PRODUCT ADVANTAGES

- ▶ General liability
  - Participant coverage is available for most youth organizations (excluding higher hazard classes)
  - Abuse and molestation limits of \$100,000/\$200,000 included with the option to increase limits to \$1 million for youth-only organizations
  - Assault or battery sublimit at no additional charge
  - Tournaments, fundraisers and certain special events included at no additional cost
  - Landlord listed as an additional insured for no additional cost
  - Coverage follows insured due to no designated premise limitation
  - No liability deductible
- ▶ Directors and officers/Employment practices liability
  - \$1 million additional Side A coverage included on all policies
  - Lifetime occurrence reporting provision
  - Full prior acts
  - Breach of contract coverage
  - Third-party harassment and third-party discrimination coverage
  - Fair Labor Standards Act (FLSA/Wage and Hour) sublimit of \$100,000 for defense cost and loss (available in most states)
  - Defense and settlement provision (hammer clause) at 80/20 in favor of the insured
  - Retention forgiveness included at no charge
  - Data & Security+ endorsement – \$50,000 sublimit each for data breach, identity theft, workplace violence and kidnap expenses, plus free identity theft services for directors and officers
- ▶ Excess and Umbrella
  - Excess and Umbrella limits up to \$5 million (except applicants located in AL or MS - \$1 million)
  - Primary underlying carrier is A.M. Best rated B++ or better
  - Provides follow form coverage
  - Risks meet USLI Eligibility on a primary basis
  - Attachment point of:
    - \$1 million for general liability
    - \$500,000 for employers liability
    - \$1 million for directors and officers
    - \$1 million for employment practices
    - \$1 million for abuse and molestation (up to an additional \$1 million)



- ▶ Crime coverage
  - Coverage for theft of money, securities and other property by employees
  - Coverage provided for directors, officers, committee chairs and employees without having to schedule them by name or position

Package offerings can also include inland marine, hired and non-owned auto (available in most states), excess and umbrella coverages.

## PACKAGE OPTIONS/AVAILABLE LIMITS

- ▶ Property
  - Up to \$3 million in non-coastal zones (protection class 1–6)
  - Up to \$2 million in non-coastal zones (protection class 7-8)
  - Up to \$1 million in non-coastal zones (protection class 9–10)
  - \$1 million in coastal zones (wind and hail restrictions apply)
- ▶ General liability
  - Up to \$1 million/\$3 million aggregate (including spectator and participant liability)
  - Abuse and molestation up to \$1 million/\$1 million for youth-only organizations
  - Assault or battery sublimit of \$50,000
- ▶ Crime coverage
  - Up to \$100,000 in employee dishonesty coverage
- ▶ Inland marine coverage
  - Scheduled limits and blanket coverage available up to \$500,000 (\$25,000 maximum value per scheduled item)
- ▶ Directors and officers liability/Employment practices liability up to \$5 million separate limits of liability
- ▶ Umbrella up to \$5 million limits

## BUSINESS RESOURCE CENTER

Provides centralized access to free discounted business solutions for all policyholders. Services include:

- ▶ Discounted background checks
- ▶ Concussion training, guidelines and laws
- ▶ Sample waiver of liability
- ▶ Child abuse policies and procedures
- ▶ Permission Click — a free online platform that enables organizations to upload digital permission slips, waivers and collect payments and fees for trips

The Business Resource Center is also available at [www.bizresourcecenter.com](http://www.bizresourcecenter.com).

## MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ General liability coverage for high hazard/contact sports, including but not limited to karate, martial arts, boxing, gymnastics, wrestling, tackle football and diving
- ▶ School-sponsored, professional, semi-professional and collegiate sports/teams
- ▶ Previous sexual or physical abuse claims or incidents
- ▶ Organizations not willing to implement signed waivers of liability/release forms
- ▶ Risks located in AK, LA or WV

NOTE: Many classes may still be eligible for our Nonprofit Directors and Officers Liability/Employment Practices Liability product. Ineligible risk characteristics include, but are not limited to those listed above.

**CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.**

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.

