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888-224-8806

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SPORTS INSURANCE

Protection for Teams, Leagues, Camps and Clinics

Get the Proper Coverage for Your Players, Coaches and Volunteers

Why Coverage is Important:

- ▶ Coverage is available for youth participants if they are injured during play
- ▶ 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 of \$50,000 automatically included
- ▶ Injury protection for spectators while attending games or sessions
- ▶ Fundraisers and certain special events included at no additional cost

Sports are a way to have fun and get great exercise, but as recreational sports participation continues to rise, organizations face a wider variety of exposures. For example, sports-related injuries are one of the most common reasons why children visit the emergency room. While it's important to ensure your team, league, camp or clinic is practicing risk management techniques like requiring waivers of liability and adhering to concussion laws, having the right insurance policy is critical. With the growing concern of sports-related injuries and other various exposures, make sure you're covered if an accident happens.

Additional Advantages:

- ▶ A Berkshire Hathaway Co.
- ▶ Fast service
- ▶ A++ rating by A.M. Best
- ▶ Access to free and discounted solutions to help you run your business

Coverage for Sports Teams, Leagues, Camps and Clinics

Why Coverage is Necessary:



- ▶ Two men were talking on the sidelines during a game when a foul ball was hit into the stands and struck one of them in the head. The man who was injured filed a lawsuit for his injuries against the organization which totaled \$13,000 in claim costs.
- ▶ A child was injured sliding into second base. 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 injuries against the organization and claim costs exceeded \$35,000.
- ▶ A woman watching her grandson at a soccer game was injured after falling over a table that was in the walkway to the stands. The woman filed suit against the organization for her injuries and pain and suffering. The claim costs amounted to \$645,000.

Eligible Risks:

- ▶ Sports organizations, leagues, clinics and camps
- ▶ Low to moderate hazard sports including but not limited to baseball, basketball, lacrosse, soccer, swimming and track and field
- ▶ Adult and youth organizations

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
- ▶ International travel
- ▶ 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

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