



Insurance Services, Inc.

ABRAM INTERSTATE INSURANCE SERVICES, INC.

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# Youth Sports Organizations — Non Profit Package

This All-In-One Non Profit Package product provides Youth Sports Organizations, with participants 18 years of age and younger, the opportunity to purchase General Liability, Property, and Directors & Officers (D&O)/Employment Practices Liability (EPL) coverage all on one policy!



## The HIT ZONE – *Our highest quote and bind ratio*

- 🎯 New and existing organizations
- 🎯 Sports include but are not limited to Soccer, Football, T-ball, Baseball, Softball, Basketball, Volleyball, Tennis, Golf
- 🎯 Organizations that require parents or legal guardians to sign waivers of liability / release forms for all activities
- 🎯 Organization that perform background checks on all employees and volunteers
- 🎯 Organizations that have Accident & Health coverage in-force
- 🎯 No more than 1 loss or claim in the past 3 years

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ No more than two losses, claims or circumstances (excluding closed without payment) in the past three years
- ▶ Overnight travel via personal automobiles

## PRODUCT ADVANTAGES

- ▶ Coverage is available for athletic participants
- ▶ Abuse & Molestation limits up to \$1,000,000 occurrence/\$1,000,000 aggregate available
- ▶ Assault & Battery sub-limit of \$50,000 available at no additional charge
- ▶ Hired and Non-Owned Auto Liability coverage available in most states
- ▶ Fundraisers and certain special events included at no additional cost
- ▶ Landlord listed as an Additional Insured for no additional charge
- ▶ No liability deductible
- ▶ Separate limits of liability for Directors & Officers (D&O) and Employment Practices Liability (EPL) claims
- ▶ Lifetime Occurrence Reporting Provision for former Directors & Officers
- ▶ Unlimited defense costs outside the limits for D&O and EPL coverage
- ▶ Full Prior Acts Coverage for D&O and EPL coverage
- ▶ Optional fiduciary liability for D&O coverage
- ▶ Property available on Special Form and Replacement Cost
- ▶ Inland Marine coverage available for sports equipment
- ▶ Crime coverage available
- ▶ Inspection costs paid by United States Liability Insurance Group
- ▶ Background checks with preferred pricing

# Youth Sports Organizations — Non Profit Package

INELIGIBLE RISKS - Risks with the below characteristic may be eligible for certain coverage lines

## ▶ GENERAL LIABILITY

- Organizations that do not require parents or legal guardians to sign waivers of liability / release forms for all activities
- Organizations that do not perform background checks on all employees and volunteers
- Organizations that own, lease or operate a swimming pool
- School sponsored sports / teams
- YMCA / YWCA centers or programs
- Organizations that sponsor overnight trips by train, plane or bus
- Organizations with teams that travel more than 2 nights per trip
- National / International travel
- High hazard contact sports, including but not limited to - Karate / Martial Art, Boxing, Gymnastics, Cheerleading, Wrestling, Diving

## ▶ PROPERTY

- Risks with aluminum or knob and tube wiring
- Risks not having 100% of the wiring on functional circuit breakers
- Risks without functional smoke or heat detectors
- Risks located in AK, HI, LA or WV

## ▶ DIRECTORS AND OFFICERS

- Risks that engage in any disciplinary action as a result of peer review activities
- Risk involved in any accreditation or standard setting activities
- Risks located in AK or LA

## AVAILABLE LIMITS

- ▶ Liability limits up to \$1,000,000 occurrence/\$3,000,000 aggregate
- ▶ Abuse & Molestation limits up to \$1,000,000 occurrence/\$1,000,000 aggregate
- ▶ Assault & Battery sub-limit of \$50,000 at no additional charge
- ▶ Property values up to \$3,000,000
- ▶ Property values up to \$500,000 per location for defined Coastal Zones (wind exclusion applies)
- ▶ Up to \$5,000,000 for D&O and EPL (Note: EPL is an optional coverage, which can be purchased in addition to D&O, but not on a monoline basis and may not exceed the D&O Limit.)
- ▶ \$5,000,000 additional capacity available for Umbrella Coverage

## SUBMISSION REQUIREMENTS

- ▶ Current version of our Youth Sports Organization Application
- ▶ Representation of incurred loss history for the past three years



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## Youth Sports Organizations — Non Profit Package

Our All-In-One product is specifically designed to meet the needs of Non Profit Youth Sports Organizations by providing General Liability, Property, Inland Marine, Directors & 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 & Molestation available with limits up to \$1,000,000/\$1,000,000
- ▶ Assault & Battery sublimit at no additional charge
- ▶ Fundraisers and certain special events included at no additional cost
- ▶ Landlord listed as an 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 (\$500,000 in Coastal Territories)
- ▶ Special Coverage form available with Replacement Cost
- ▶ Inland Marine for sports equipment

### DIRECTORS & OFFICERS/EMPLOYMENT PRACTICES FEATURES:

- ▶ Separate Limits of Liability with Unlimited Defense Cost outside the limit
- ▶ Lifetime Occurrence Reporting Period for former Directors & Officers
- ▶ Automatically includes 3rd party Discrimination and Harassment

### ADDITIONAL ADVANTAGES:

- ▶ Quick quote and binder turnaround
- ▶ A.M. Best rated A++ carrier
- ▶ Low minimum premiums
- ▶ Commercial Umbrella & Crime coverage options
- ▶ Background checks with preferred pricing
- ▶ Free Human Resources Hotline with unlimited number of calls and no time limit (when Employment Practices Liability is purchased)
- ▶ No Inspection Cost



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 Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.