

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
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.

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ General liability coverage for high hazard/contact sports, including but not limited to boxing, gymnastics, 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.

