

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

