



# Insurance for Sports Advantage

Over 45 million people are involved in organized sports each year

Participation in recreational sports continues to rise and organizations face a wide variety of exposures ranging from participant and spectator injury to decisions made in managing the operations. Whether it be a team, league, association, camp or clinic, we have you covered. Our broad product meets the needs of the organizations by providing general liability, directors and officers liability, employment practices liability, hired and non-owned auto, property, inland marine, commercial umbrella and crime coverage.

## General Liability Features

**Includes coverage for spectators, abuse and molestation, assault and battery and ability to include youth participants**

- Participant coverage is available for youth
- 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 at no additional charge
- Fundraisers and certain special events included
- Landlord listed as an additional insured for no additional cost
- No designated premise limitation
- No liability deductible

## Directors & Officers\* / Employment Practices Liability

**Protect members of the board and their personal assets**

- Lifetime occurrence reporting provision – Unlimited reporting extension for former directors and officers
- Volunteers are included within the definition of “employee”
- Third party discrimination and harassment coverage is included
- Data & Security + endorsement – Provides a \$50,000 expense sublimit each for data breach, identity theft, workplace violence and kidnap expenses
- Full prior acts coverage
- Unlimited defense outside the limit
- Separate limits of liability for directors and officers and employment practices liability claims
- Breach of contract coverage
- Fair Labor Standards Act (FLSA / Wage and Hour) sublimit of \$100,000 for defense costs and loss (available in most states)
- Optional fiduciary coverage
- Optional standard form – A competitively-priced alternative to our broad form option

\*For nonprofit entities

## Property & Inland Marine Features

**Includes sports equipment, field maintenance equipment and concession stand**

- Property limits are available up to \$3,000,000 (\$1,000,000 in coastal territories)
- Ability to provide inland marine on a scheduled or blanket basis up to \$500,000 (\$25,000 maximum value per scheduled item)
- Value Plus endorsement – 14 valuable coverage enhancements including: \$25,000 fine arts, \$10,000 sign, \$10,000 transit, \$5,000 monies and securities, \$5,000 employee dishonesty and more



**WE PAY 15% COMMISSION WITH NO BROKER FEES WHEN PLACED ON ADMITTED PAPER!**



**CONTACT**

**FRANK TARANTINO**

*Marketing Specialist*

Direct 415-536-4037

[frank\\_tarantino@charityfirst.com](mailto:frank_tarantino@charityfirst.com)

**SUBMISSIONS**

Submit completed applications to [cfsubmissions@charityfirst.com](mailto:cfsubmissions@charityfirst.com)

**FOR AN INSTANT PHONE QUOTE, CALL 844-244-1118**