SOUTHERN SPECIALTY UNDERWRITERS, LLC.
5444 Riverside Drive
Macon, GA 31210
Phone: 478 757 7111 Fax: 478 474 9604

Youth Sports Organizations — Non Profit Package

Claim Examples

- **Property:** The local youth sports organization's storage trailer was broken into by vandals. All the uniforms for the baseball, basketball and soccer teams were stolen, as well as a pitching machine and other miscellaneous sports equipment. The organization suffers a loss of $10,000 as a result of the stolen property.

- **General Liability:** An uncle was attending his nephew's Little League Baseball game. While waiting for the game to begin the man was struck in the head by an overthrown ball, resulting in a head fracture and blood clot. The man who was injured files a lawsuit for pain & suffering against the organization.

- **Hired / Non Owned Auto:** A coach for the local sports organization was driving to the sporting goods store to pick up uniforms for the organization's soccer team. While in route to the sporting goods store, the coach sideswipes another vehicle. The coach suffers minor injuries, but the other driver sustains severe bodily injuries and sues the coach's personal auto policy. The other driver's injuries are so severe they ultimately exceed the coach's personal auto limits and a secondary claim is made against the hired/non-owned policy of the youth sports organization.

- **Abuse & Molestation:** The local youth girl's soccer team is traveling overnight for an out of town weekend tournament. The star player cannot make the trip, because her parents are working the weekend of the tournament. The head coach offers to take the girl to the tournament and her parents consent. During the trip, the girl is sexually molested by the coach. The girl's parents sue the organization's Abuse & Molestation coverage for bodily injury and mental duress.

- **Employment Practices:** A mother volunteers to serve as the treasurer for her daughter's youth softball organization. After serving for a week the organization's president tells her he is making her the organization's secretary, because that role is more suitable for a woman. The organization immediately replaces her as treasurer with a father of another player. The woman sues the organization's Employment Practices policy for sex discrimination.

- **Equipment Breakdown:** A gymnasium's cast-iron steam boiler experienced a low-water condition causing extensive damage to several sections of the unit resulting in $18,375 property damage. The boiler was replaced in five days, and in that time, numerous games had to be relocated to accommodating facilities for an extra expense of $2,200.

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.

United States Liability Insurance Group
A Berkshire Hathaway Company

USLI.COM
888-523-5545

Youth Sports Organizations — Non Profit Package

This package product is designed to insure Non Profit Youth Sports Organizations that offer low hazard, minimal contact sports for athletic participants 18 years of age and younger. Sports include but are not limited to; Baseball, Softball, Basketball, Soccer, Volleyball, Tennis, Golf, Swimming and Track & Field.

Why do you need to purchase a Non Profit Youth Sports Organization Product?

- Bodily injuries and property damage that occur as a result of your athletic events
- Slips & Falls that occur on your premises
- Negligent care of a child or team under your care
- Coverage for theft of your personal property
- Board of Directors can be sued for mismanagement of funds
- Non-Owned auto exposure from employees / volunteers while performing services on behalf of the organization

Our ALL-IN-ONE product will include the following coverages; General Liability includes, Abuse or Molestation, Assault & Battery, Hired-Non Owned Auto, Property, Inland Marine, Directors & Officers (with optional Employment Practices Liability), and Crime.

Coverage Features	Our Group	Competitors' Policy
General Liability coverage is available for the organization's Athletic Participants	✓	?
Separate limits of liability for General Liability and Directors & Officers /Employment Practices Liability	✓	?
Hired and Non-Owned Auto is available in certain states	✓	?
Employees and Volunteers included as additional insureds	✓	?
First Dollar coverage (No deductibles!) for all Liability coverages	✓	?
Special Cause of Loss and Replacement coverage on buildings, contents, loss of income and extra expense	✓	?
Sports equipment is covered for loss or damage due to fire, theft, vandalism, or from other specified causes	✓	?
Directors & Officers / Employment Practices Liability coverage is available with Unlimited Defense Cost outside the limit and Full Prior Acts Coverage	✓	?
Directors & Officers coverage includes a Lifetime Occurrence Reporting Provision for former Directors & Officers	✓	?
Crime coverage is included and protects the organization against monetary loss caused by theft of money, securities, or other property by dishonest volunteers. This includes forgery by an office or volunteer.	✓	?

Why choose to be insured with United States Liability Insurance Group?

- One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).

Insure your financial well-being with a stable Company that will be there to pay your claim.

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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 occurence/$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 occurence/$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

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

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