

*An Advantage No Amateur Sports or
Recreation Organization Should be Without*





The playing field has changed with sports and recreation insurance from the Chartis insurers.

In the past, the diverse exposures of amateur sports and recreation organizations could only be addressed by patching together coverage from multiple insurance carriers. This meant completing different coverage applications, which often resulted in inconsistent coverage and confusion of claims responsibility.

Amateur sports and recreation organizations can draw on the experience and capacity of the Chartis insurers to provide easy and efficient access to coverages including general liability, accident, and sexual misconduct.

These multiple coverages can be obtained with one simple application—and are all backed by Chartis' specialized claims management services.

Understanding the Risks and Responding

The Chartis insurers have been addressing the risks of sports and recreation organizations for decades. They use this experience to provide meaningful coverage for these organizations—their management, employees, and program participants—both on and off the field. Insureds can combine any of the following coverages into a single plan:

Primary General Liability Insurance

This flexible liability protection responds to claims of bodily injury, property damage, and personal injury arising from sponsored activities, including: athletic practices, training, competitions, fund raising, concessions, and office exposures.

Coverage encompasses clubs, teams, leagues, sponsors, participants, officials, coaches, and volunteers—and comes with the financial strength of the Chartis insurers.

- Standard program limits are \$1 million per occurrence/\$3 million aggregate; higher limits are available

Accidental Death and Dismemberment (AD&D) and Accident Medical Insurance

Provided in conjunction with primary general liability coverage, the AD&D policy pays benefits in the event of a covered accidental death or injury to a participating member of an insured's organization. This includes players, coaches, officials, and volunteers participating in a scheduled game, tournament, or practice, or when traveling to or from a game or practice. Programs can be customized and may

List of Coverages

Insureds can combine any of the following coverages into a single plan.

- Primary General Liability Insurance
- Accidental Death and Dismemberment (AD&D) and Accident Medical Insurance
- Excess Liability Insurance
- Sexual Misconduct Liability Insurance
- Not-for-Profit Directors and Officers (D&O) Liability Insurance

Eligible classes of business include but are not limited to:

- Baseball
- Softball
- Basketball
- Lacrosse
- Hockey
- Swimming
- Football
- Soccer
- Drama clubs
- Band clubs
- Hiking clubs
- Academic clubs
- Yoga/pilates
- Dance
- Biking

include Travel Guard travel assistance services, providing participants with access to emergency, medical, legal, and information services worldwide.

Excess Liability Insurance

High limits of follow form excess liability coverage are available and are supported by the claims and litigation management expertise of Chartis.

- Up to \$25 million in limits are available
- Up to \$150 million in excess protection can ultimately be provided (usually in excess of a \$50 million attachment), encompassing excess professional and financial lines coverages

Sexual Misconduct Liability Insurance

The unique coverage is designed to protect amateur sports league organizations, their employees, volunteers, and others in the event of abuse and sexual misconduct claims. Indemnification costs are paid within the policy limits.

In addition to this vital coverage, organizations benefit from specialized risk management services provided by the nationally renowned firm Praesidium, Inc. These services, which may help insureds prevent abuse and promote a safer environment, include an audit of an organization's relevant policies and a toll-free help line for technical consultation related to abuse prevention.

Not-for-Profit Directors and Officers (D&O) Liability Insurance

This coverage protects the assets of the organization and the personal assets of board members and others who could face personal liability arising from service to the organization. The policy pays defense costs, settlements, and judgments for the organization, its directors, officers, employees, committee members,

and/or volunteers. Coverage encompasses the types of claims to which the management of amateur sports organizations are particularly vulnerable—from discrimination and wrongful suspension of players to libel, slander, and defamation.

Claims Management

Claims are handled by Chartis claims specialists, who have extensive experience managing sensitive and specialized D&O, liability, sexual misconduct, and accident and health claims. Insureds also receive the support of leading litigators to defend liability and D&O claims.





For more information, please contact Mark Adams at (617) 345-4124 or Patti Craig at (225) 709-8551, or email us at sports@chartisinsurance.com



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Chartis is a world leading property-casualty and general insurance organization serving more than 45 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise, and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

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