


*An Advantage No Sports  
Organization Should be Without*





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

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

Minor league groups can draw on the experience and capacity of the Chartis insurers to provide easy and efficient access to coverages including general liability, accident, and commercial property.

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 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, venues and stadiums concessions, and office exposures.

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

- Standard program limits are \$1 million per occurrence/no aggregate limit

### **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

### **List of Coverages**

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

- Commercial Property Insurance
- Primary General Liability Insurance
- Excess Liability Insurance
- Directors and Officers Liability Insurance

Eligible classes of business include but are not limited to:

- Lacrosse
- Football
- Baseball
- Softball
- Basketball
- Soccer
- Hockey

### 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 claims 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 sports organizations are particularly vulnerable—from discrimination and wrongful suspension of players to libel, slander, and defamation.

### Claims Management

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





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