

Sports Advantage Product



This package product is designed to insure organizations that offer organized sports such as, baseball, softball, basketball, soccer, volleyball, tennis, golf, swimming and track and field. Our broad package policy offers the opportunity to include general liability, directors and officers liability, employment practices liability, hired and non-owned auto, property, inland marine, commercial umbrella and crime coverage.

Why does your sports organization need to purchase all of these coverages?

- ▶ Bodily injuries and property damage that occur at your athletic events and/or on your premises
- ▶ Damage to your sports equipment, concession stands and other property that you own
- ▶ Lawsuits brought against your board of directors for the decisions they make
- ▶ First and third-party coverage for employees and volunteers due to claims of discrimination and harassment

Why should you choose our Sports Advantage product?

Maximize efficiency: One application, quote, underwriter, policy, renewal and carrier for all claims with one concurrent effective date.

COVERAGE FEATURES	USLI	COMPETITORS
General liability coverage is available for youth participants		
Abuse and molestation limits and assault and battery sublimit included in the general liability		
Hired and non-owned auto is available in certain states		
Separate limits of liability for general liability and directors and officers/employment practices liability		
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		
Directors and officers coverage includes a lifetime occurrence reporting provision for former directors and officers		
Directors and officers/Employment practices liability coverage is available with unlimited defense cost outside the limit and full prior acts coverage		
One of only 20 A++ rated insurance groups in the United States by A.M. Best		
Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses		