



Special Risk Accident Insurance Bm22 >>B4 1(nf)806(o)10Tj<

General Liability Coverage- HCC Specialty Insurance Company

Who is Covered?

This program provides protection for your camp, coaches and staff members against claims of bodily injury liability, property damage liability and the litigation costs to defend against such claims.

What Coverage is Offered?

The policy limit is \$1,000,000 per claim with an Aggregate limit of \$2,000,000. There is no deductible amount (\$00.00) on this plan for property damage and bodily injury.

Coverage Includes Suits Arising Out Of:

- ❖ Injury or death of participants
- ❖ Injury or death of spectators
- ❖ Injury or death of volunteers
- ❖ Property Damage liability
- ❖ Incidental medical malpractice
- ❖ All Activities necessary to conduct of camps or clinics
- ❖ Ownership use or maintenance of fields or camp areas
- ❖ General negligence claims
- ❖ Cost of investigation and defense of claims, even if groundless

Some of the Major Exclusions include:

War, Terrorism, Expected or Intended Injury, Sexual Abuse /Molestation, Asbestos, Nuclear Energy, Total Pollution, Fungi or Bacteria, Aircraft or Oceangoing Watercraft, Inflatables, Pyrotechnics, Employment Related Practices, Communicable Disease (Hepatitis, TSE, HIV, HTLV or AIDS), Skin & Scuba Diving, Snow Skiing, Water Skiing, Whitewater Rafting, Bungee Jumping, Motorsports, Rodeo or any Equestrian Related Sports, Ballooning, Paintball, Cheer Leading Pyramids over 2 ½ person high, Mechanical Rides, Parachute Jumping, Lead Liability, Violation of Telephone Consumer Protection Act or CAN -SPAM Act.

This description of coverage is intended to be brief and is, by necessity, incomplete. For complete coverage information or coverage clarification, please contact System Risk Management and Safety at (979) 458-6330.

