

Insurance

*This summary of insurance is intended as an outline of your insurance program.
Exact terms and conditions are contained in the policies.*

COMMERCIAL GENERAL LIABILITY

Insurer: Philadelphia Insurance Company

This policy protects Special Olympics organizations, registered athletes, and registered volunteers from claims of bodily injury, property damage, and personal injury due to their alleged negligence during the conduct of a Special Olympics activity. Negligence must be proven in order for there to be an obligation to pay a loss under this policy. In addition, the general liability policy has been endorsed to provide coverage for losses resulting from damage to property in the care, custody, or control of Special Olympics, excluding watercraft, aircraft, and autos. The loss must occur during a Special Olympics conducted/sponsored event. The limit of liability \$100,000 subject to a \$2,500 deductible per loss.

Limits of coverage are as follows:

Per Occurrence Limit (<i>sexual abuse coverage subject to deductible</i>)	\$ 1,000,000
Participant Legal Liability	included
Products/Completed Operations Aggregate	\$ 1,000,000
Personal & Advertising Injury	\$ 1,000,000
Damage to Premises Rented to You	\$ 1,000,000
Property in care, custody, and control (<i>subject to \$2500 deductible per claim</i>)	\$ 100,000
Medical Payments	excluded

Liquor Liability can be added upon underwriting acceptance approval only by endorsement for an additional premium.

NON-OWNED AND HIRED AUTOMOBILE LIABILITY

Insurer: Philadelphia Insurance Company

This policy provides protection to Special Olympics organizations and registered volunteers for LIABILITY CLAIMS arising as a direct result of the use of a non-owned or hired automobile. In order for coverage to be effective, the vehicle must be used for Special Olympics business and driven by a registered volunteer or athlete whose name is on file (registered) with Special Olympics and has a valid Driver's License and proof of insurance with at least the state minimum requirements. Limits of coverage provided are as follows:

Non-Owned and Hired Automobile Liability	\$ 1,000,000 Per Occurrence
Hired Auto Physical Damage	\$ 55,000 per vehicle
Deductible (<i>commercially rented vehicles only</i>)	\$ 1,000 per accident
Collision/Other than Collision	\$ 100 per accident

HIRED AUTOMOBILE PHYSICAL DAMAGE

Description of Coverage: Coverage is provided for physical damage claims arising as a direct result of the use of a "commercially rented" vehicle by a Special Olympics employee, or registered volunteer for Special Olympics' business with Special Olympics' permission.

A vehicle is considered "commercially rented" if it is:

- Obtained from an entity whose primary commercial purpose is renting vehicles for profit;
- A specific rental charge is made; and
- A rental contract is executed between the rental establishment and Special Olympics with respect to the particular vehicle.

UMBRELLA LIABILITY

Insurer: Philadelphia Insurance Company

This policy provides protection in excess of scheduled underlying SOCIP policies for all U.S. Programs and SOI. Limits for coverage provided under this policy are as follows:

Limit any one occurrence:	\$ 20,000,000
Limit in the Aggregate	\$ 20,000,000
Self-insured Retention	\$ 10,000

Restriction: Coverage is subject to the terms and conditions of the respective underlying policies.

PARTICIPANT EXCESS ACCIDENT INSURANCE

Insurer: Mutual of Omaha

This coverage responds when a Covered Accident has occurred during a Covered Event or during Covered Travel to and from a Covered Event. This is an accident medical policy, not a sickness or illness medical policy. This coverage is excess (secondary) over any valid and collectible coverage that the injured participant may have.

Limits of coverage provided under this policy are as follows:

Accidental Medical / Dental:	\$ 10,000
Accidental Death:	\$ 5,000

**Dental includes sound and natural teeth and repair and replacement of existing artificial dental work.*