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 (sexual abuse coverage subject to deductible) $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 (subject to $2500 deductible per claim) $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 (commercially rented vehicles only) $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:

a. Obtained from an entity whose primary commercial purpose is renting vehicles for profit;
   b. A specific rental charge is made; and
   c. 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.
**CERTIFICATE OF LIABILITY INSURANCE**

**DATE (MM/DD/YYYY)**: 12/21/2018

**IMPORTANT**: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

**PRODUCER**

American Specialty Insurance & Risk Services, Inc.

7609 W. Jefferson Blvd., Suite 100

Fort Wayne, IN 46804

**INSURED**

Special Olympics, Inc.

1133 19th Street NW

Washington, DC 20036

**CONTACT**

**NAME**: [Name]

**PHONE**: 260-969-5203

**EMAIL ADDRESS**: 260-969-4729

**INSURER(S)**

Acord Co.

NAIC #: 18058

Insurer A: Philadelphia Liberty Insurance Company

**COVERAGE**

Certiﬁcate Number: 1622035

Revision Number: 1622035

This is to certify that the policies of insurance shown below have been issued to the Insured Name above. The policy period indicated, notwithstanding any relevant term or condition of any contract or other document, is subject to which this certificate may be issued and may pertain in the insurance period and by the policies described below. Exclusions and conditions of such policies, limits shown, may have been reduced by paid loss.

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**AMMUNITION LIABILITY**

- **ANY AMMUNITION REQUERED FOR THE EVENT**

**POLICY LIMIT**: $1,000,000

**AMOENAL LIMIT**: $1,000,000

**MED EXP (Any one person)**

- **EXCLUDED**

**PERSONAL & ADV INJURY**

- **$1,000,000**

**GENERAL AGGREGATE**

- **$5,000,000**

**PRODUCTS - COMPO AGG**

- **$1,000,000**

**CAREMASS AGGREGATE**

- **$**

**DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)**

- Coverage applies to the following: SPECIAL OLYMPICS INDIANA, 6200 TECHNOLOGY CENTER DRIVE, SUITE 105, INDIANAPOLIS, IN 46278.

- Named Insured (cont’d): All Special Olympics Accredited U.S. Programs

**CERTIFICATE HOLDER**

SPECIAL OLYMPICS INDIANA

6200 TECHNOLOGY CENTER DRIVE, SUITE 105

INDIANAPOLIS, IN 46278

**CANCELLATION**

**AUTHORIZED REPRESENTATIVE**

**SPECIAL OLYMPICS INDIANA**

6200 TECHNOLOGY CENTER DRIVE, SUITE 105

INDIANAPOLIS, IN 46278

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