

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 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 is subject to a deductible per loss.

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. Contact the State Office for updated Limits of coverage.

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.

Please note that there is NO COVERAGE for the use of school buses under the Special Olympics Corporate Insurance Plan (with the exception of liability coverage under certain circumstances). Regardless of whether there is payment rendered for the use of a school bus, there is no property damage coverage.

If you will be using a school bus for Special Olympics activities, it must be understood between the two parties that the school corporation's insurance is the only coverage in place. Also, a bus driver employed/insured by the school corporation MUST be used in conjunction with the transportation agreement; NO Special Olympics volunteer/representative may drive the bus regardless of their certification.

UMBRELLA LIABILITY

Insurer: Philadelphia Insurance Company

This policy provides protection in excess of scheduled underlying SOCIP policies for all U.S. Programs and SOI. Contact the State Office for updated Limits of coverage.

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.

Contact the State Office for updated Limits or questions on coverage.

STORAGE OF SOIN EQUIPMENT

Areas and Counties are encouraged to utilize an outside storage unit for storage of SOIN equipment versus storing any items at their home. Each Area and County is responsible for obtaining insurance coverage for all SOIN equipment stored either at an outside storage unit, at their home, or at any other location. Any SOIN equipment lost or stolen is the responsibility of the respective area or county.