

General Liability Coverage & General Limits



GENERAL LIABILITY COVERAGE

Commercial General Liability: Coverage which protects the insured against liability claims for bodily injury and property damage arising out of premises, operations, products and completed operations, and personal and advertising injury.

Participant Legal Liability: Coverage which offers protection against bodily injury liability claims brought by participants in covered activities. "Participant" means actual players, coaches, staff members, referees, officials, medical and security personnel permitted to enter any "restricted area" during occupancy by player personnel. "Restricted Area" is defined as those areas restricting access to the general public or requiring credentials to enter.

Sexual Abuse and Molestation: Coverage which protects the insured against claims for sexual abuse and molestation. The amount that the insured becomes legally obligated to pay as damages because of "abuse or molestation injury" to which this insurance applies.

Additional Insured(s): Coverage which adds a premises (facility or location) for which you are a tenant in that premises. Amends the policy to include the additional insured as an insured but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises leased to you. May be added to the policy at no additional charge.

Exclusions (include but are not limited to): Hot Air Balloon Events, Aircraft Events, Circuses, overnight Camping, Tractor Pulls, Rodeo and Roping Events, Motorized Events, Mechanical Amusement Devices, Inflatables, Climbing Walls, Laser Tag, Sky Diving, Horseback Riding, Gymnastics.

GENERAL LIABILITY GENERAL LIMITS

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| General Aggregate Limit | \$2,000,000 |
| Products/Completed Operations Aggregate Limit | \$1,000,000 |
| Personal and Advertising Injury Limit | \$1,000,000 |
| Each Occurrence Limit | \$1,000,000 |
| Damages to Premises Rented to You Limit | \$ 100,000 |
| Medical Expense Limit (Spectator only) | \$ 5,000 |
| Participant Legal Liability Limit | \$1,000,000 |
| TRIA | Included |
| Abuse and Molestation Occurrence Limit | \$ 250,000 |
| Abuse and Molestation Aggregate Limit | \$ 500,000 |

Atlantic Specialty Insurance Company
Rated A (Excellent) XI by AM Best NAIC #: 27154