



General Liability Insurance

(Underwritten by National Casualty Company, Best's Rated "A+")

PURPOSE OF COVERAGE: The Commercial General Liability Insurance covers claims for bodily injury, property damage, participant legal liability, products liability, and personal/advertising injury liability. **There is a \$1,000,000 per occurrence for Bodily Injury and Property Damage.**

NOTE: You can increase your limit to \$2,000,000 or \$5,000,000 for an additional charge.

WHO IS PROTECTED

A. INSURED: Coverage is provided for the AYF or AYC member organization that is listed under **SECTION I – IDENTIFICATION** on the **2011 ACCIDENT/GENERAL LIABILITY ENROLLMENT FORM** and its officers, directors, employees, managers, coaches, trainers, game officials, and other managing personnel, while acting on behalf of the insured football team or cheer squad.

NOTE: Coverage is provided for the league/conference and its officers and directors only if ALL of the teams in the league/conference are insured under one enrollment form. Many leagues/conferences make the mistake of allowing their teams or local leagues to purchase coverage on an individual basis. When things are done this way, there is no coverage for the league/conference itself and its directors and officers. Instead, the league/conference should purchase the coverage under its own name and should pay a premium on behalf of 100% of all member teams.

B. ADDITIONAL INSURED: "Additional Insured" coverage will be afforded to facility or property owners such as Cities, Municipalities, School Districts, Individuals, etc. Additional Insured Certificates may be requested on Section III of the enrollment.

MAJOR COVERAGE AFFORDED BY THIS POLICY

- Each Occurrence Limit: Choice of: Option 1: \$1,000,000, Option 2: \$2,000,000 Option 3: \$5,000,000
- General Aggregate Limit (Other than Products-Completed Operations) None
- Products-Completed Operations Aggregate Limit Option 1: \$1,000,000 Option 2: \$2,000,000 Option 3: \$5,000,000
- Personal and Advertising Injury Limit Option 1: \$1,000,000 Option 2: \$2,000,000 Option 3: \$5,000,000
- Legal Liability to Participants Option 1: \$1,000,000 Option 2: \$2,000,000 Option 3: \$5,000,000
- Sexual Abuse and Molestation \$1,000,000 Each Occurrence (\$2,000,000 Per Team Aggregate)
- Damage to Premises Rented To You \$ 300,000
- Medical Expense (Any One Person) \$ 5,000
- Non-Owned & Hired Auto Liability \$1,000,000
- Ownership, maintenance, or use of football fields, stands, and playing areas by AYF or AYC members.
- All activities necessary or incidental to the conduct of practice, exhibition, scheduled and post-season games or competitions
- Consumption or use of food products
- Fundraising, meetings, and award banquets
- Cost of Investigation and defense against claims
- Liability assumed under insured written contracts
- Advertising Liability
- No exclusion for player vs. player, or volunteer vs. volunteer
- Legal Liability for libel, slander, defamation of character, wrongful eviction, and invasion of privacy

MAJOR EXCLUSIONS IN THIS POLICY

- Non-Owned & Hired Auto Liability coverage for individual drivers for injury to athletes or participants resulting from organized transportation arranged or provided by the insured organization. *This exclusion does not apply to the covered organization itself.*
- Non-Owned & Hired Auto Liability resulting from use of 15 passengers vans.
- The use of owned automobiles, buses, watercraft, and aircraft
- Property of others in the care, custody, and control of the insured
- Injury or death of an employee
-
- This is only a very general reference to what coverage(s) the insurance policy (or policies) will provide, and is not intended to attempt to describe all of the various details pertaining to the insurance. Actual coverages are detailed in the policy of insurance and are always subject to all terms, provisions, conditions, and exclusions as contained therein.



Accident Insurance

Underwritten by ACE American Insurance Company, Best's Rated "A+"

The coverage provides Accident Benefits for covered losses while the coverage is in force for defined Insureds, subject to the following limits and exclusions.

COVERAGE PERIOD:

Coverage starts the later of June 30, 2011, or the date that this enrollment form is received and approved, concurrent with the payment of the total amount due. All coverages expire on June 30, 2012, regardless of the effective date of coverage.

WHO IS COVERED:

Insured persons include football players and cheerleaders, coaches, managers, officials, employees, volunteers, staff members, team workers, media personnel, and VIP's of the participating organization of the policyholder.

WHAT IS COVERED:

Accidental injuries that occur during Covered Activities. Covered Activities are scheduled, approved and adult supervised team or league activities including but not limited to tryouts, practice, play, tournaments, clinics, fundraisers, award banquets, team outings, and parades including direct travel to and from the place of such covered activity.

LIMITS:

\$100,000 Excess Medical Limit

(Benefits are excess to any other valid and collectible insurance covering the same injury)

(A deductible of \$0, \$100 or \$250 may apply. The amount of the deductible depends on the insurance plan your organization purchased.)

Benefit Period: 104 weeks

\$10,000 Face Amount for Accidental Death and Specific Losses

SYNOPSIS OF COVERAGE:

MEDICAL

The plan pays covered expenses resulting from an Accidental Injury that are incurred within 104 weeks of the accident. The first expense must be incurred within 90 days of the accident. Covered Expenses include, but are not limited to, the reasonable and customary charges for local, professional ambulance service; hospital or surgical center care; medical treatment; nursing care; x-ray and lab exams; prescription drugs and other therapeutic services and supplies; dental treatment of sound, natural teeth; and certain home health care services.

ACCIDENTAL DEATH AND SPECIFIC LOSSES – PRINCIPAL SUM: \$10,000

The plan pays the benefit shown for certain losses occurring with one year of the Covered Accident:

100% of Principal Sum: If Accidental Death to the Insured occurs, we will pay the 100% of the Principal Sum.

100% of Principal Sum: Loss of Two or More Members

50% of Principal Sum: One Member

25% of Principal Sum: Thumb and Index Finger of the Same Hand

"Member" means Loss of Speech, Loss of hearing, Loss of Hand or Foot, and Loss of Sight. **"Loss of "Hand or Foot"** means complete severance through or above the wrist or ankle joint. **"Loss of Sight"** means the total permanent Loss of Sight of one eye that is irrevocable by natural, surgical or artificial means. **"Loss of Speech"** means total and permanent loss of audible communication that is irrevocable by natural, surgical or artificial means. **"Loss of Hearing"** means total and permanent Loss of Hearing in both ears that is irrevocable and cannot be corrected by any means. **"Loss of Thumb and Index Finger of the Same Hand"** means complete Severance through or above the metacarpophalangeal joints of the same hand (the joints between the fingers and the hand). **"Severance"** means the complete separation and dismemberment of the part from the body.

Important Notice:

This information is a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the policy issued in the state in which the policy was delivered. The policy is subject to the laws of the state in which it was issued. Please keep this information as a reference.

(See Reverse For a List of Exclusions)



Accident Insurance (cont.)

Underwritten by ACE American Insurance Company, Best's Rated "A+"

EXCLUSIONS:

We will not pay benefits for any loss or Injury that is caused by, or results from:

1. intentionally self-inflicted Injury.
2. suicide or attempted suicide.
3. war or any act of war, whether declared or not.
4. service in the military, naval or air service of any country.
5. sickness, disease, bodily or mental infirmity, bacterial or viral infection or medical or viral infection or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food.
6. piloting or serving as a crewmember or riding in any aircraft except as a fare-paying passenger on a regularly scheduled or charter airline.
7. commission of, or attempt to commit, a felony, an assault or other illegal activity.
8. alcoholism, drug addiction or the use of any drug or narcotic except as prescribed by a Doctor.

This insurance does not apply to the extent that trade or economic sanctions or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims.

In addition to the exclusions above, We will not pay Accident Medical Expense Benefits for any loss, treatment or services resulting from or contributed to by:

1. Treatment by persons employed or retained by a Policyholder, or by any Immediate Family or member of the Insured's household.
2. Treatment of sickness, disease or infections except pyogenic infections or bacterial infections that result from the accidental ingestion of contaminated substances.
3. Treatment of hernia, Osgood-Schlatter's Disease, osteochondritis, appendicitis, osteomyelitis, cardiac disease or conditions, pathological fractures, congenital weakness, hernia, detached retina unless caused by an Injury, or mental disorder or psychological or psychiatric care or treatment (except as provided in the Policy), whether or not caused by a Covered Accident.
4. Pregnancy, childbirth, miscarriage, abortion or any complications of any of these conditions.
5. Mental and Nervous Disorders (except as provided in the Policy).
6. Damage to or loss of dentures or bridges, or damage to existing orthodontic equipment (except as specifically covered by the Policy).
7. Expense incurred for treatment of temporomandibular or craniomandibular joint dysfunction and associated myofascial pain (except as provided by the Policy).
8. Injury covered by Workers' Compensation, Employer's Liability Laws or similar occupational benefits or while engaging in activity for monetary gain from sources other than the Policyholder.
9. Injury or loss contributed to by the use of drugs unless administered by a Doctor.
10. Injury or death to which a contributing cause is the Insured's violation or attempt to violate any duly-enacted law, or the commission or attempt to commit an assault or a felony, or that occurs while the Insured is engaged in an illegal occupation.
11. Cosmetic surgery, except for reconstructive surgery needed as the result of an Injury.
12. Any elective treatment, surgery, health treatment, or examination, including any service, treatment or supplies that: (a) are deemed by Us to be experimental; and (b) are not recognized and generally accepted medical practices in the United States.
13. Eyeglasses, contact lenses, hearing aids, wheelchairs, braces, appliances, examinations or prescriptions for them, or repair or replacement of existing artificial limbs, orthopedic braces, or orthotic devices.
14. Expenses payable by any automobile insurance policy without regard to fault. (This exclusion does not apply in any state where prohibited).
15. Conditions that are not caused by a Covered Accident.



2011 INSURANCE ENROLLMENT FORM



ACCIDENT & GENERAL LIABILITY INSURANCE

AMERICAN YOUTH FOOTBALL & AMERICAN YOUTH CHEER INSURANCE PROGRAM

(Available Exclusively For Members of American Youth Football & American Youth Cheer)

2011 RATE CHARTS WITH ACCIDENT DEDUCTIBLE OPTIONS

CHARGES PER TEAM OR SQUAD \$100 Accident Deductible	OPTION #1	OPTION #2	OPTION #3
	\$100,000 Accident & \$1,000,000 General Liability	\$100,000 Accident & \$2,000,000 General Liability	\$100,000 Accident & \$5,000,000 General Liability
Tackle Football - AGES 9 & Under	\$161.00	\$177.00	\$213.00
Tackle Football - AGES 12 & Under	\$207.00	\$222.00	\$258.00
Tackle Football - AGES 15 & Under	\$321.00	\$338.00	\$374.00
Flag Football - ALL TEAMS (Age 5-17)	\$ 66.00	\$ 71.00	\$ 94.00
CONTENDER Flag Football (Handicapped) - ALL TEAMS (Age 5-17) (NEW!)	\$ 66.00	\$ 71.00	\$ 94.00
CLASS 1: Cheer/Dance/Step Squads Affiliated with Your Football Teams (Ages 5-15)	NO CHARGE	NO CHARGE	NO CHARGE
CLASS 2: Cheer/Dance/Step Squads Affiliated With Your Football Teams That Will Also Participate In Competitions Other Than Local League or Official AYC Regional or National Championships. (NOTE: Class 2 squads must also be Class 1 and you must show the # of squads for each class.) (Ages 5-15)	\$ 33.00	\$ 37.00	\$ 60.00
CLASS 3: Cheer/Dance/Step Squads Not Affiliated With Your Football Teams (Independent Cheer/Dance/Step Squads). (Ages 5-18)	\$ 73.00	\$ 77.00	\$ 113.00

CHARGES PER TEAM OR SQUAD \$250 Accident Deductible	OPTION #4	OPTION #5	OPTION #6
	\$100,000 Accident & \$1,000,000 General Liability	\$100,000 Accident & \$2,000,000 General Liability	\$100,000 Accident & \$5,000,000 General Liability
Tackle Football - AGES 9 & Under	\$157.00	\$173.00	\$209.00
Tackle Football - AGES 12 & Under	\$199.00	\$214.00	\$250.00
Tackle Football - AGES 15 & Under	\$307.00	\$324.00	\$360.00
Flag Football - ALL TEAMS (Age 5-17)	\$ 64.00	\$ 69.00	\$ 92.00
CONTENDER Flag Football (Handicapped) - ALL TEAMS (Age 5-17) (NEW!)	\$ 64.00	\$ 69.00	\$ 92.00
CLASS 1: Cheer/Dance/Step Squads Affiliated with Your Football Teams	NO CHARGE	NO CHARGE	NO CHARGE
Cheer/Dance/Step Squads Affiliated With Your Football Teams That Will Also Participate In Competitions Other Than Local League or Official AYC Regional or National Championships. (NOTE: Class 2 squads must also be Class 1 and you must show the # of squads for each class.) (Ages 5-15)	\$ 32.00	\$ 36.00	\$ 59.00
CLASS 3: Cheer/Dance/Step Squads Not Affiliated With Your Football Teams (Independent Cheer/Dance/Step Squads). (Ages 5-18)	\$ 71.00	\$ 75.00	\$ 111.00

CHARGES PER TEAM OR SQUAD \$0 Accident Deductible	OPTION #7	OPTION #8	OPTION #9
	\$100,000 Accident & \$1,000,000 General Liability	\$100,000 Accident & \$2,000,000 General Liability	\$100,000 Accident & \$5,000,000 General Liability
Tackle Football - AGES 9 & Under	\$169.00	\$185.00	\$221.00
Tackle Football - AGES 12 & Under	\$218.00	\$233.00	\$269.00
Tackle Football - AGES 15 & Under	\$343.00	\$360.00	\$396.00
Flag Football - ALL TEAMS (Age 5-17)	\$ 69.00	\$ 74.00	\$ 97.00
CONTENDER Flag Football (Handicapped) - ALL TEAMS (Age 5-17) (NEW!)	\$ 69.00	\$ 74.00	\$ 97.00
CLASS 1: Cheer/Dance/Step Squads Affiliated with Your Football Teams	NO CHARGE	NO CHARGE	NO CHARGE
CLASS 2: Cheer/Dance/Step Squads Affiliated With Your Football Teams That Will Also Participate In Competitions Other Than Local League or Official AYC Regional or National Championships. (NOTE: Class 2 squads must also be Class 1 and you must show the # of squads for each class.) (Ages 5-15)	\$ 34.00	\$ 38.00	\$ 61.00
CLASS 3: Cheer/Dance/Step Squads Not Affiliated With Your Football Teams (Independent Cheer/Dance/Step Squads). (Ages 5-18)	\$ 77.00	\$ 81.00	\$ 117.00



Rate Reduction!

NEW: Two coverage options!

2011 DIRECTORS & OFFICERS LIABILITY

For Non-Profit Sports Organizations

PLAN DESCRIPTION

Philadelphia Indemnity Insurance Co. / (Louisiana Only: Philadelphia Insurance Co.)

(The Accident/General Liability Policy Must Be Purchased From Sadler & Company To Qualify For These Coverages)

NEEDED PROTECTION:

Leagues should consider a D&O POLICY IN ADDITION TO THE GENERAL LIABILITY policy because many types of lawsuits are not covered by the General Liability policy. The General Liability policy only covers lawsuits that arise out of "bodily injury" or "property damage" whereas a D&O Policy covers certain lawsuits that arise out of actual or alleged wrongful acts in the running of a league.

WHO IS COVERED:

The local sports organization itself, Directors, Officers, and other volunteers including Coaches, Managers, Umpires/Referees, Scorekeepers, and Committee Personnel while operating on behalf of the covered organization.

COVERAGE:

Coverage is provided for "Wrongful Acts" or "Errors and Omissions" that result in legal liability lawsuits including the cost of defense and settlement.

Examples of potentially covered lawsuits include:

- * Discrimination (age, race, sex, handicap)
- * Failure to enforce rules or bylaws
- * Failure to deliver services
- * Violation of State and Federal Laws (Anti Trust, IRS, EEOC)
- * Suppression of First Amendment Rights (speech, expression, etc.)
- * Failure to properly manage league financial affairs

LIMIT OF COVERAGE OPTIONS:

\$1,000,000 Limit Per Loss / per policy year
DEDUCTIBLE: \$1,000 per claim

\$2,000,000 Limit Per loss / per policy year
DEDUCTIBLE: \$1,000 per claim

PREMIUM / CHARGE PER Governing Board of Directors: \$300 for \$1,000,000 Limit and \$450 for \$2,000,000 Limit – Only one charge is required when a single league entity operating under the same articles/bylaws, oversees multiple organizations.

(Please note: In the state of Louisiana, you must add a surplus lines tax to the premium. In all other states listed below, you must add a state surcharge to the premium)

\$1,000,000 Limit: *ADD THE APPROPRIATE

TAX/SURCHARGE FOR YOUR STATE AS SHOWN BELOW:

Florida – add 1.30% = (1.30% x \$300 = \$3.90 Total Due is \$303.90)
 Kentucky (You must call or email us – charge varies by county)
 Louisiana – add 5% = (5% x \$300.00 = \$15.00) Total Due is \$315.00
 New Jersey - add .9% = (.9% x \$300 = 2.70 Total Due: \$302.70)
 West Virginia: add .55% = (.55% x \$300= \$1.65 Total Due \$301.65)

\$2,000,000 Limit: *ADD THE APPROPRIATE

TAX/SURCHARGE FOR YOUR STATE AS SHOWN BELOW:

Florida – add 1.30% = (1.30% x \$450 = \$5.85 - Total Due \$455.85)
 Kentucky (You must call or email us – charge varies by county)
 Louisiana – add 5% = (5% x \$450 = \$22.50) - Total Due \$472.50
 New Jersey - add .9% = (.9% x \$450 = 4.05 - Total Due \$454.05)
 West Virginia: add .55% = (.55% x \$450 = \$2.48 - Total Due \$452.48)

PLEASE NOTE: Premiums & Taxes are fully earned at inception, and there are no provisions for refunds.

You must enclose a \$5.00 annual membership fee (in addition to above insurance premiums) to join the National Sports Lawsuit Protection Association (NSLPA). THIS FEE MUST BE PAID BEFORE COVERAGE CAN BE EFFECTIVE.

NOTE: THIS PROTECTION IS IN ADDITION TO AND DOES NOT REPLACE THE BODILY INJURY OR PROPERTY DAMAGE LIABILITY COVERAGE THAT IS AVAILABLE IN A GENERAL LIABILITY POLICY.

If Purchaser's Coverage Is Non-Renewed, The Carrier Shall Endeavor, But Shall Not Be Required, To Provide Purchaser With Prior Notice Of Non-Renewal Equal To The Time Allotted By Purchaser's Domiciliary State. By Signing The Application, Purchaser Acknowledged: (1) That This Evidence Of Insurance (Hereinafter "EOI") Shall Be Non-Renewed Effective The Expiration Date; And, (2) That, Upon The Expiration Of Purchaser's EOI, The Carrier May Offer A Renewal, But Reserves The Rights, Because Of Aforesaid Non-Renewal, To Change The Terms & Conditions Of Coverage As Compared With The Expiring Coverage.

This brochure is not a solicitation but only a description of this insurance program. The precise coverage afforded is subject to the terms, conditions and exclusions of the policies as issued. Refer all questions to Sadler & Company, Inc. (803)-254-6311 OR Toll-Free (800)-622-7370.

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 SPORTS & RECREATION INSURANCE
 1-800-622-7370 – Fax (803) 256-4017
 P O Box 5866, Columbia, SC 29250

2011 CRIME INSURANCE PLAN DESCRIPTION

FOR NON-PROFIT SPORTS ORGANIZATIONS

Philadelphia Indemnity Insurance Co. / (Louisiana Only: Philadelphia Insurance Co.)

(The Accident/General Liability Policy Must Be Purchased From Sadler & Company To Qualify For These Coverages)

PROTECT YOUR ASSETS:

This policy protects the local sports organization against a monetary loss caused by forgery or theft of money, securities, or other property (equipment, machinery, concession supplies) by dishonest employees, volunteers, directors or officers. Coverage is also provided for theft of money or securities by outsiders.

This policy does not cover vandalism or theft of property by outsiders. See the optional Equipment Coverage section if such protection is desired.

LIMIT: Maximum of \$25,000 per loss Employee Theft

Maximum of \$25,000 for Forgery or Alteration; Inside Premises – theft of Money & Securities, Inside Premises, Robbery/Safe Burglary; and Other

DEDUCTIBLE: \$500 for each loss

PREMIUM / CHARGE: \$175 per governing Board of Directors

(Please note: In the state of Louisiana, you must add a surplus lines tax to the premium. In all other states listed below, you must add a state surcharge to the premium)

STATE	OPTION #1: \$25,000 per loss – Employee Theft
Florida (1.30%)	add 1.30% = (1.30% x \$175.00 = \$2.28 Total Due is \$177.28)
Kentucky	(call us – charge varies by county/municipality)
Louisiana (5%)	add 5% = (5% x \$175.00 = \$8.75 Total Due is \$183.75)
New Jersey (.9%)	add .9% = (.9% x \$175 = \$1.58 Total Due is \$176.58)
West Virginia (.55%)	add .55% = (.55% x \$175 = \$0.96 Total Due is \$175.96)

PLEASE NOTE: Premiums & Taxes are fully earned at inception, and there are no provisions for refunds.

NOTE: There is no coverage for fund solicitors while soliciting charitable contributions. However, fund solicitors will be covered while conducting other activities such as collecting registration fees and running concession stands.

If Purchaser's Coverage Is Non-Renewed, The Carrier Shall Endeavor, But Shall Not Be Required, To Provide Purchaser With Prior Notice Of Non-Renewal Equal To The Time Allotted By Purchaser's Domiciliary State. By Signing The Application, Purchaser Acknowledged: (1) That This Evidence Of Insurance (Hereinafter "EOI") Shall Be Non-Renewed Effective The Expiration Date; And, (2) That, Upon The Expiration Of Purchaser's EOI, The Carrier May Offer A Renewal, But Reserves The Rights, Because Of Aforesaid Non-Renewal, To Change The Terms & Conditions Of Coverage As Compared With The Expiring Coverage.

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Beware of Crime policies that may only cover employees plus a schedule of five specific named officers. This is dangerous because many within an organization can get their hands on the checkbook, credit cards, or cash. Also, officers tend to change frequently which requires constant updating of the schedule. You won't have this problem if you choose the plan that we offer.

2011 Sports - Equipment Plan Description For Non-Profit Sports Organizations

Philadelphia Indemnity Insurance Co.

(Louisiana Only: Philadelphia Insurance Co.)

(The Accident/General Liability Policy Must Be Purchased From Sadler & Company To Qualify For This Coverage)

DESCRIPTION: Items that can be covered include sports equipment, field maintenance equipment, concession stand equipment, concession stock, or small storage sheds that you own or lease/rent. This coverage is for loss or damage to your equipment due to fire, theft, vandalism, or other specified causes (subject to actual policy terms and conditions.) Payment will be made on a Replacement Cost Basis.

PREMIUM / CHARGE: \$ 2.00 per \$100 of coverage (subject to a \$250 minimum premium)

Example: \$8,500 limit divided by 100 = 85 x \$ 2.00 = \$170.00 total / \$250 total payment due

★ **Please note: In FL, KY, NJ and WV you must add a state surcharge to the premium. In LA you must add a surplus lines tax to the premium {Tax / Surcharge is "in addition to" the minimum premium}**

Florida – 1.30% Louisiana – 5% New Jersey: – .9% West Virginia: – .55%

Kentucky: You MUST call or email our office to obtain the correct tax amount based on your county.

Florida Example: \$8,500 limit divided by 100 = 85 x \$ 2.00 = \$170.00 (\$250 total premium)

\$250 total premium + 1.30% FL Tax = \$253.25 total payment due

PLEASE NOTE: Premiums & Taxes are fully earned at inception, and there are no provisions for refunds.

CONDITIONS:

- ❖ Policy is subject to a minimum premium of \$250 ❖ \$1,000 Deductible (per claim)
- ❖ You must cover the replacement cost value of 100% of all your equipment to comply with the policy's 100% coinsurance requirement. You must specifically schedule any equipment with a replacement cost value greater than \$1,000 below. (Itemized Inventory will be required at time of loss.)
- ❖ You must provide the storage location of your equipment during the off-season.
- ❖ Coverage will be effective the date that we receive the properly completed enrollment form with the premium. . (NOTE: Certain weather conditions (ex: tropical storms and hurricanes) in your area may prevent us from binding coverage upon receipt of the application and premium payment. If this happens, we will make coverage effective as soon as the insurance company allows us to do so.)
- ❖ **EXCLUSION:** There is no coverage for losses caused by wind and/or storm surge on property located in Florida, property that is two (2) miles from the Eastern Seaboard (in states where there are barrier islands the starting point is the coastline not the barrier island), and ten (10) miles from the Gulf Coast.
- ❖ If Purchaser's Coverage Is Non-Renewed, The Carrier Shall Endeavor, But Shall Not Be Required, To Provide Purchaser With Prior Notice Of Non-Renewal Equal To The Time Allotted By Purchaser's Domiciliary State. By Signing The Application, Purchaser Acknowledged: (1) That This Evidence Of Insurance (Hereinafter "EOI") Shall Be Non-Renewed Effective The Expiration Date; And, (2) That, Upon The Expiration Of Purchaser's EOI, The Carrier May Offer A Renewal, But Reserves The Rights, Because Of Aforesaid Non-Renewal, To Change The Terms & Conditions Of Coverage As Compared With The Expiring Coverage



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