

2010 NON-PROFIT SPORTS ORGANIZATION DIRECTORS & OFFICERS LIABILITY APPLICATION

Philadelphia Indemnity Insurance Co. / (Louisiana Only: Philadelphia Insurance Co.)
IMPORTANT: All questions MUST BE ANSWERED and the questionnaire SIGNED BY AUTHORIZED REPRESENTATIVE
FILL IN BOXES BELOW – Please Print or Type– Use Black Ink

Organization Name:		
Authorized Representative:		County:
Mailing Address:		
City:	State:	Zip:
Home Phone: ()	Daytime Phone: ()	Fax #: ()
Email:		Website:

LEAGUE DIRECTORS & OFFICERS LIABILITY NEW RENEWAL

IMPORTANT NOTE: THE POLICY FOR WHICH APPLICATION IS MADE, IF ISSUED, WILL BE ON A CLAIMS MADE BASIS. THIS POLICY IS SUBJECT TO THE DECLARATIONS, INSURING AGREEMENTS, TERMS, CONDITIONS, LIMITATIONS AND AMENDMENTS. APPLIES ONLY TO CLAIMS THAT ARE FIRST MADE DURING THE POLICY PERIOD OR THE DISCOVERY PERIOD IF EXERCISED.

<ul style="list-style-type: none"> • \$1,000,000 Limit per loss/per policy year • \$1,000 Deductible Per Claim 	Policy #: P ____ SADLR/10
<ul style="list-style-type: none"> • Policy period: Effective only upon underwriting and acceptance by Philadelphia Insurance Companies 	Effective Date:
<ul style="list-style-type: none"> • Coverage expires 12:01 am on the Expiration Date 	Expiration Date:

Did your League purchase a D&O Policy LAST YEAR from an insurance agency OTHER THAN Sadler & Company?
YES _____ NO _____ (If YES, enclose a copy of the policy with this application.)

WITHIN THE SCOPE OF THIS PROPOSED INSURANCE:

- a) There has not been any claim made, or is there any now pending, against any corporation or persons proposed for this insurance, except as follows:
Check here if none(_____) If so, give complete details on separate sheet of paper.
- b) No corporation, director, officer or any other person proposed for this insurance has any knowledge or information of any breach of duty, error, misstatement, misleading misstatement or omission, which could rise to a claim against them, except as follows:
Check here if none(_____) If so, give complete details on separate sheet of paper.
- c) Has any corporation, director, officer or any persons proposed for this insurance been the subject of any suit, inquiry, complaint or Notice of Hearing, including, but not limited to, suits, inquiries, complaints or Notice of Hearing based upon or arising from charges of discrimination, sexual harassment or wrongful termination?
Check here if none(_____) If so, give complete details on separate sheet of paper.

***PREMIUM / CHARGE COMPUTATION:**

\$400.00 Premium + \$ _____ *Tax/Surcharge (if any) = \$ _____ **TOTAL AMOUNT DUE***

*PLEASE ADD THE APPROPRIATE TAX/SURCHARGE FOR YOUR STATE AS SHOWN BELOW:

Florida – add 5% = (5% x \$400.00 = \$20.00 Total Due is \$420.00)

Kentucky (You must call or email us – charge varies by county)

Louisiana – add 5% = (5% x \$400.00 = \$20.00 Total Due is \$420.00)

New Jersey - add 1.6% = (1.6% x \$400 = 6.40 Total Due is \$406.40)

West Virginia: add .55% = (.55% x \$400= \$2.20 Total Due is \$402.20)

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

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

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.

Date :		Signature:		Authorized Representative
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**SIGN & FAX (803) 256-4017 OR MAIL THIS ENROLLMENT FORM
WITH YOUR CHECK TO:
SADLER & COMPANY, INC.
PO Box 5866, Columbia, SC 29250-5866
OVERNIGHT ADDRESS:
3014 DEVINE ST, 2nd Floor, COLUMBIA, SC 29205
803-254-6311 OR 800-622-7370**

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2010 Non-Profit Sports Organization

DIRECTORS & OFFICERS LIABILITY 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)

DIRECTORS & OFFICERS LIABILITY

Coverage is available only for Non-Profit Organizations

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: \$1,000,000

DEDUCTIBLE: \$1,000 per claim

PREMIUM / CHARGE \$400 per Board of Directors – 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)

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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 (800)-622-7370.

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

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