

# MARTIAL ARTS SCHOOL COVERAGE

## Sports General Liability Coverage:

***The Liability Coverage (\$1,000,000 each occurrence, \$2,000,000 aggregate)***

Protects you in the event of a lawsuit.

### WHO is Covered:

This \$1,000,000 occurrence form general liability program provides protection for your martial arts school, owners, directors, instructors and employees against claims of bodily injury liability, property damage liability and the litigation costs to defend against such claims. There is no deductible amount. Coverage is offered through the sports and Recreation Providers Purchasing Group, pursuant to the Federal Risk Retention Act of 1986.

### Coverage Includes Suits Arising Out Of:

- Injury or death of participants
- Injury or death of spectators
- Injury or death of volunteers
- Property damage liability
- Incidental medical malpractice
- General negligence claims
- All activities necessary or incidental to conduct of activities
- Cost of investigation and defense of claims, even if groundless
- Ownership use of maintenance of gyms, fields, or school areas

**Includes coverage for all hosted or non-hosted tournaments at no additional charge.**

**Additional insureds such as landlords can be added at no additional charge.**

### Exclusions & Ineligible Sports/Activities

Fraudulent or dishonest acts, asbestos liability, assault and battery, punitive or exemplary damages, sexual abuse and molestation, employment related practices, professional liability, total pollution, collapse of temporary structure, fireworks and pyrotechnics, nuclear energy liability, use of saunas, sale/manufacturing/distribution of any athletic equipment and liability for occurrences prior to the effective date of coverage. All of the above are subject to the terms and conditions of the policy.

Note: There is no liability coverage for claims arising out of any of the following activities: Gymnastics, Cheerleader Pyramiding, Trampolines or Inflatable Devices, Waterslides, White Water Rafting, Scuba Diving, Bungee Jumping, Rock Climbing, Repelling, Ballooning, Parachuting, Rodeo, or any other Saddle Animal Exposures.

## MEDICAL ACCIDENT COVERAGE:

This coverage will provide excess medical accident coverage for your students and instructors while practicing for, competing in, or traveling directly to and from a covered activity of the policyholder during the covered year. If the first Eligible Expense is incurred within 30 days from the date of the covered Accident, we will pay up to the Maximum Benefit Amount as shown below.

MEDICAL EXPENSE BENEFIT	<b>\$25,000</b>
TOTAL PARALYSIS (not available in all states):	<b>\$50,000</b>
ACCIDENTAL DEATH	<b>\$15,000</b>
DISMEMBERMENT (May vary by state)	<b>\$50,000</b>
DEDUCTIBLE	<b>\$0</b>

This coverage is excess over and above any other valid or collectible insurance.