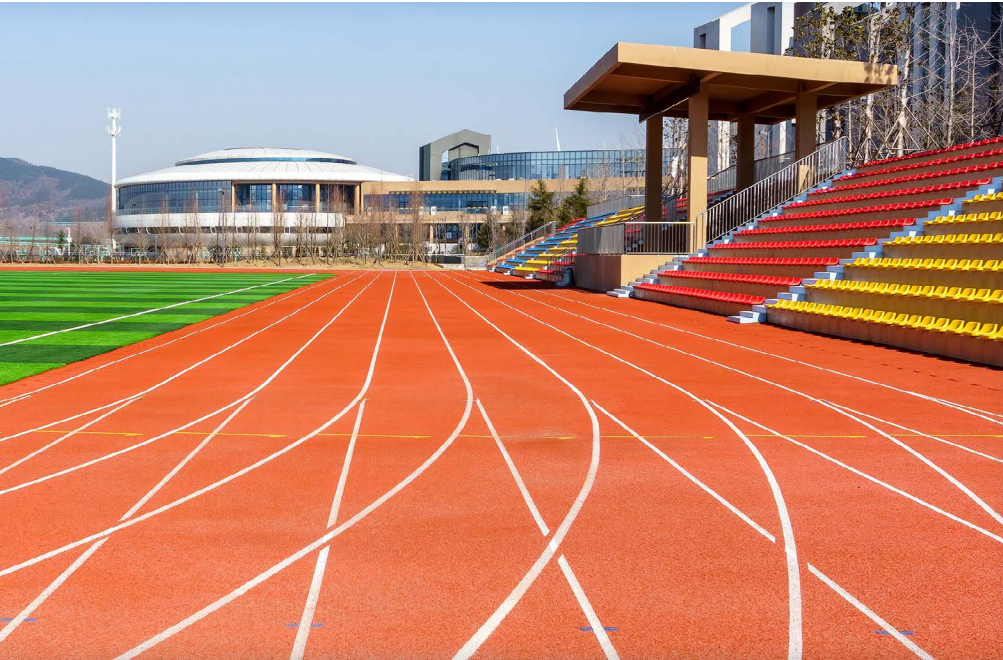




# Sports Insurance Program

We specialize in sport facilities, leagues and associations like yours.



USI Affinity insures over 4,000 sport facilities, 15 of which are professional sport arenas. Our program has been in continuous operation for over 30 years, unlike other insurers who average 5–7 years before withdrawing.

Our coverage offering is broad and expansive, offering unique liability coverages designed specifically for those who operate sports facilities, leagues and associations.

## CRITICAL COVERAGE NOT COMMONLY OFFERED BY INSURERS

### Sexual Abuse and Molestation Coverage

With your engagement in healthy risk management procedures, we may be able to offer up to \$1,000,000+ in Abuse and Molestation Liability coverage. A typical Sexual Abuse and Molestation liability settlement can range from \$200,000 to well over \$1,000,000, not including cost to defend lawsuits.

### Head Trauma Coverage

Our policy does not exclude or sub-limit liability coverage for head trauma. We provide coverage not only for athletic participants, but also spectators. Head trauma claims are among the most catastrophic—not just medical costs; but pain and suffering, lost wages, loss of consortium and legal defense fees. Head Trauma claims start at \$150,000 and frequently pierce excess liability (claims over \$1,000,000).

### Professional Liability for Trainer Exposures

Our policy can be broadened to include liability arising from professional services provided. Many facilities, leagues and associations have trainers and instructors on staff. As such, they are exposed to liability arising from negligent advice and training. Allegations of poor instruction and advice can result in liability claims in excess of \$25,000.

## WE PARTNER WITH YOU

Our team partners with you and acts as a risk-management extension of your own staff, allowing you to focus on running and developing your business.

**Professional Liability**—Liability insurance for training, coaching and instructional advice.

**Participant Liability**—Coverage for injury to athletic participants.

**Head Trauma**—Coverage for concussions and other traumatic brain injuries caused by head trauma.

**Sexual Abuse and Molestation Coverage**—A critical coverage not commonly offered by insurers.

**Non-Aggregated General Liability Coverage**—Lifts coverage limit caps.

**Building, Property and Equipment Coverage**—Building and contents, as well as business interruption, mechanical breakdown of non-auto equipment.

**Workers' Compensation**—Work-related injury and illness to your employees.

## COVERAGE FEATURES

**Best-in-Class Loss Control, Claims Management and Advocacy**—Strong performance in our loss ratio allows us to offer more competitive pricing.

**Cost Savings**—Underwriting credits and creative risk transfer can add up to 20% premium savings.

## CONTACT US

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