GENERAL LIABILITY

POLICY NUMBER:

COMMERCIAL GENERAL LIABILITY DECLARATIONS EXTENSION

|  |
| --- |
| Advance Premium |
| Premium Payable At Inception: [Based on the payment plan requested on enrollment form and approved by the  program administrator or based on the payment plan offered by the program  administrator. ] |

|  |
| --- |
| Deductible  $ each Claim [Refer to “Coverage And Limits Options And Minimum Advance Premium”] |

Coverage And Limits Options And Minimum Advance Premium

[Limits of Insurance for Gymnastics Schools/Clubs:

Option 1

General Aggregate Limit (other than products-completed operations) $5,000,000

Products-Completed Operations Aggregate Limit $1,000,000

Each Occurrence Limit $1,000,000

Personal & Advertising Injury Limit (any one person or organization) $1,000,000

Medical Expense Limit (any one person) – other than participants $ 5,000

Damage to Premises Rented to You Limit (any one premises) $1,000,000

Medical Payments for Participants (excess-per participant-$250 deduct. per claim) $ 150,000

Bodily Injury to Participants Liability (per occurrence) $1,000,000

Professional Liability (each wrongful act) $1,000,000

Hired Auto Liability and Non-Owned Auto Liability (any one occurrence) $1,000,000\*

Option 2

General Aggregate Limit (other than products-completed operations) $5,000,000

Products-Completed Operations Aggregate Limit $2,000,000

Each Occurrence Limit $2,000,000

Personal & Advertising Injury Limit (any one person or organization) $2,000,000

Medical Expense Limit (any one person) – other than participants $ 5,000

Damage to Premises Rented to You Limit (any one premises) $1,000,000

Medical Payments for Participants (excess-per participant-$250 deduct. per claim) $150,000

Bodily Injury to Participants Liability (per occurrence) $1,000,000

Professional Liability (each wrongful act) $2,000,000

Hired Auto Liability and Non-Owned Auto Liability (any one occurrence) $2,000,000\*

Option 3

General Aggregate Limit (other than products-completed operations) $5,000,000

Products-Completed Operations Aggregate Limit $3,000,000

Each Occurrence Limit $3,000,000

Personal & Advertising Injury Limit (any one person or organization) $3,000,000

Medical Expense Limit (any one person) – other than participants $ 5,000

Damage to Premises Rented to You Limit (any one premises) $1,000,000

Medical Payments for Participants (excess-per participant-$250 deduct. per claim) $150,000

Bodily Injury to Participants Liability (per occurrence) $1,000,000

Professional Liability (each wrongful act) $3,000,000

Hired Auto Liability and Non-Owned Auto Liability (any one occurrence) $3,000,000\*

Option 4

General Aggregate Limit (other than products-completed operations) $5,000,000

Products-Completed Operations Aggregate Limit $4,000,000

Each Occurrence Limit $4,000,000

Personal & Advertising Injury Limit (any one person or organization) $4,000,000

Medical Expense Limit (any one person) – other than participants $ 5,000

Damage to Premises Rented to You Limit (any one premises) $1,000,000

Medical Payments for Participants (excess-per participant-$250 deduct. per claim) $ 150,000

Bodily Injury to Participants Liability (per occurrence) $1,000,000

Professional Liability (each wrongful act) $4,000,000

Hired Auto Liability and Non-Owned Auto Liability (any one occurrence) $4,000,000\*

Option 5

General Aggregate Limit (other than products-completed operations) $5,000,000

Products-Completed Operations Aggregate Limit $5,000,000

Each Occurrence Limit $5,000,000

Personal & Advertising Injury Limit (any one person or organization) $5,000,000

Medical Expense Limit (any one person) – other than participants $ 5,000

Damage to Premises Rented to You Limit (any one premises) $1,000,000

Medical Payments for Participants (excess-per participant-$250 deduct. per claim) $ 150,000

Bodily Injury to Participants Liability (per occurrence) $1,000,000

Professional Liability (each wrongful act) $5,000,000

Hired Auto Liability and Non-Owned Auto Liability (any one occurrence) $5,000,000\*

Swimming Pools - Optional Coverage:

\* These limits are not in addition to the standard program limits

Option 1

General Aggregate Limit (other than products-completed operations) $5,000,000

Products-Completed Operations Aggregate Limit $1,000,000

Each Occurrence Limit $1,000,000

Personal & Advertising Injury Limit (any one person or organization) $1,000,000

Medical Expense Limit (any one person) – other than participants $ 5,000

Damage to Premises Rented to You Limit (any one premises) $1,000,000

Option 2

General Aggregate Limit (other than products-completed operations) $5,000,000

Products-Completed Operations Aggregate Limit $2,000,000

Each Occurrence Limit $2,000,000

Personal & Advertising Injury Limit (any one person or organization) $2,000,000

Medical Expense Limit (any one person) – other than participants $ 5,000

Damage to Premises Rented to You Limit (any one premises) $1,000,000

Option 3

General Aggregate Limit (other than products-completed operations) $5,000,000

Products-Completed Operations Aggregate Limit $3,000,000

Each Occurrence Limit $3,000,000

Personal & Advertising Injury Limit (any one person or organization) $3,000,000

Medical Expense Limit (any one person) – other than participants $ 5,000

Damage to Premises Rented to You Limit (any one premises) $1,000,000

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General Aggregate Limit (other than products-completed operations) $5,000,000

Products-Completed Operations Aggregate Limit $4,000,000

Each Occurrence Limit $4,000,000

Personal & Advertising Injury Limit (any one person or organization) $4,000,000

Medical Expense Limit (any one person) – other than participants $ 5,000

Damage to Premises Rented to You Limit (any one premises) $1,000,000

Option 5

General Aggregate Limit (other than products-completed operations) $5,000,000

Products-Completed Operations Aggregate Limit $5,000,000

Each Occurrence Limit $5,000,000

Personal & Advertising Injury Limit (any one person or organization) $5,000,000

Medical Expense Limit (any one person) – other than participants $ 5,000

Damage to Premises Rented to You Limit (any one premises) $1,000,000

Hosted Meets, Competitions or Events - Optional Coverage

\* These limits are not in addition to the standard program limits

Option 1

General Aggregate Limit (other than products-completed operations) $5,000,000

Products-Completed Operations Aggregate Limit $1,000,000

Each Occurrence Limit $1,000,000

Personal & Advertising Injury Limit (any one person or organization) $1,000,000

Medical Expense Limit (any one person) – other than participants $ 5,000

Damage to Premises Rented to You Limit (any one premises) $1,000,000

Medical Payments for Participants (excess-per participant-$250 deduct. per claim) $ 150,000

Bodily Injury to Participants Liability (per occurrence) $1,000,000

Professional Liability (each wrongful act) $1,000,000

Hired Auto Liability and Non-Owned Auto Liability (any one occurrence) $1,000,000\*

Option 2

General Aggregate Limit (other than products-completed operations) $5,000,000

Products-Completed Operations Aggregate Limit $2,000,000

Each Occurrence Limit $2,000,000

Personal & Advertising Injury Limit (any one person or organization) $2,000,000

Medical Expense Limit (any one person) – other than participants $ 5,000

Damage to Premises Rented to You Limit (any one premises) $1,000,000

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Bodily Injury to Participants Liability (per occurrence) $1,000,000

Professional Liability (each wrongful act) $2,000,000

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Professional Liability (each wrongful act) $3,000,000

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Products-Completed Operations Aggregate Limit $4,000,000

Each Occurrence Limit $4,000,000

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Professional Liability (each wrongful act) $4,000,000

Hired Auto Liability and Non-Owned Auto Liability (any one occurrence) $4,000,000\*

Option 5

General Aggregate Limit (other than products-completed operations) $5,000,000

Products-Completed Operations Aggregate Limit $5,000,000

Each Occurrence Limit $5,000,000

Personal & Advertising Injury Limit (any one person or organization) $5,000,000

Medical Expense Limit (any one person) – other than participants $ 5,000

Damage to Premises Rented to You Limit (any one premises) $1,000,000

Medical Payments for Participants (excess-per participant-$250 deduct. per claim) $ 150,000

Bodily Injury to Participants Liability (per occurrence) $1,000,000

Professional Liability (each wrongful act) $5,000,000

Hired Auto Liability and Non-Owned Auto Liability (any one occurrence) $5,000,000\*

Abuse, Molestation, or Exploitation Defense Reimbursement - Optional Coverage:

Each Claim Limit $ 100,000

Aggregate Limit $ 100,000

Sexual Abuse or Sexual Molestation Liability – Optional Coverage:

Each Perpetrator Refer to Member Certificate Refer to Member Certificate

Aggregate Limit Refer to Member Certificate Refer to Member Certificate]

\*Limits are in addition to, and not part of, the General Aggregate Limit.

[ ] Variable text

By signing below, the President and the Secretary of the Insurer agree on behalf of the Insurer to all the terms of this Policy.

 

Don Bailey Tanya Kent

PRESIDENT SECRETARY

This policy shall not be valid unless signed at the time of issuance by an authorized representative of the Insurer, either below or on the Declarations page of the policy.



Thomas McGrath AUTHORIZED PRESENTATIVE