

**SPORTS AND LEISURE PROGRAM
COMMERCIAL LINES MANUAL
DIVISION TWO – EQUIPMENT BREAKDOWN
MULTISTATE RULES
EXCEPTION**

SECTION I – GENERAL RULES

2. COMPANY RATES/ISO LOSS COSTS

Expediting, Hazardous, Spoilage, Data Restoration Sublimits with \$5,000 Excavation Sublimit	Rate per \$100 of TIV	Higher Excavation Sublimit	Rate per \$100 of TIV
\$25,000	0.014	\$25,000	0.016
\$50,000	0.022	\$50,000	0.026
\$75,000	0.023	\$75,000	0.027
\$100,000	0.025	\$100,000	0.029
\$250,000	0.027	\$250,000	0.032

Deductibles	Ded Credit Factors
\$2,500	0.92
\$5,000	0.86
\$7,500	0.82
\$10,000	0.79

**SPORTS AND LEISURE PROGRAM
COMMERCIAL LINES MANUAL
DIVISION THREE – COMMERCIAL CRIME
MULTISTATE RULES
EXCEPTION**

SECTION I – GENERAL RULES

9. POLICY WRITING MINIMUM PREMIUM

Policy Writing Minimum Premium is \$100

11. PREMIUM CHANGES

- B. 4. Waive additional premium at or below \$15.00.
- C. 4. Return Premium
Waive return premium at or below \$15.00.

However, any return premium due must be granted if requested by the insured.

**SPORTS AND LEISURE PROGRAM
COMMERCIAL LINES MANUAL
DIVISION FIVE – COMMERCIAL PROPERTY
MULTISTATE RULES
EXCEPTION**

SECTION I – GENERAL RULES

8. POLICY WRITING MINIMUM PREMIUM

Policy Writing Minimum Premium is \$100

9. ADDITIONAL PREMIUM CHANGES

B. Waiver of Premium

Waive additional premium at or below \$15.00.

10. RETURN PREMIUM CHANGES

B. Waiver of Premium

Waive return premium at or below \$15.00.

However, any return premium due must be granted if requested by the insured.

SECTION II – COVERAGE FORM RULES BUILDING AND PERSONAL PROPERTY COVERAGE

38. BUILDING AND PERSONAL PROPERTY COVERAGE OPTIONS

128477 - Plus Property Coverage Enhancement Endorsement

1. This coverage is optional.
2. Premium charge: \$ 0.01 per \$100 of total property values, subject to a \$250 minimum premium.

128472 - Advantage Plus Property

This form is optional.

1. Property values of \$5M or less	\$ 500
2. Property values of over \$5M to \$10M	\$1,000
3. Property values of over \$10M to \$15M	\$1,250
4. Property values of over \$15M	\$1,500

128483 - Scout Council Advantage Plus Property

This form is optional.

1. Property values of \$5M or less	\$ 500
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2. Property values of over \$5M to \$10M	\$1,000
3. Property values of over \$10M to \$15M	\$1,250
4. Property values of over \$15M	\$1,500

128474 - Golf Course Property Coverage Endorsement

This form is optional

1. Premium charge: \$ 2,000 per location.

128473 - Business Income Exclusion

1. This exclusion is mandatory when:
 - a. Golf Course Property Coverage Endorsement is purchased; and
 - b. When writing Business Income for the risk.

There is no premium charge or credit for this endorsement.

128475 - Named Windstorm Exclusion

This form is optional

1. Apply the ISO Property rules and loss costs for the exclusion of Wind and Hail coverage

128478 - Property Loss Limit Endorsement

This form is optional.

1. Apply the ISO Property rules and loss costs for this enhancement
2. Refer to First Loss and Excess of Loss Scale in this section.

SECTION VI – CAUSES OF LOSS – SPECIAL FORM RULES

72. CAUSES OF LOSS – SPECIAL FORM

E. Rating Procedure

5. Live Animals

Rate: 1.50/100 w/ \$1,000 ded
 Rate: 2.50/100 w/ \$500 ded
 Max value per horse: \$3,000
 Max value per schedule: \$50,000

FIRST LOSS AND EXCESS OF LOSS SCALE

A	B	C
1.00	22.4	77.6
1.10	22.9	77.1
1.20	23.5	76.5
1.30	24.1	75.9
1.40	24.7	75.3
1.50	25.2	74.8
1.60	25.8	74.2
1.70	26.4	73.6
1.80	27.0	73.0
1.90	27.5	72.5
2.00	28.1	71.9
2.10	28.4	71.6
2.20	28.7	71.3
2.30	29.0	71.0
2.40	29.3	70.7
2.50	29.6	70.4
2.60	29.8	70.2
2.70	30.1	69.9
2.80	30.4	69.6
2.90	30.7	69.3
3.00	31.0	69.0
3.10	31.6	68.4
3.20	32.1	67.9
3.30	32.7	67.3
3.40	33.3	66.7
3.50	33.9	66.1
3.60	34.4	65.6
3.70	35.0	65.0
3.80	35.6	64.4
3.90	36.2	63.8
4.00	36.7	63.3
4.10	37.3	62.7
4.20	37.9	62.1
4.30	38.5	61.5
4.40	39.0	61.0
4.50	39.6	60.4
4.60	40.2	59.8
4.70	40.8	59.2
4.80	41.3	58.7
4.90	41.9	58.1
5.00	42.5	57.5
6.00	44.8	55.2
7.00	47.1	52.9
7.50	48.2	51.8
8.00	49.4	50.6
9.00	51.7	48.3

A	B	C
10.00	54.0	46.0
11.00	55.1	44.9
12.00	56.3	43.7
13.00	57.4	42.6
14.00	58.6	41.4
15.00	59.7	40.3
16.00	60.9	39.1
17.00	62.0	38.0
18.00	63.2	36.8
19.00	64.3	35.7
20.00	65.5	34.5
21.00	66.6	33.4
22.00	67.8	32.2
23.00	68.9	31.1
24.00	70.1	29.9
25.00	71.2	28.8
26.00	72.0	28.0
27.00	72.7	27.3
28.00	73.4	26.6
29.00	74.1	25.9
30.00	74.8	25.2
31.00	75.6	24.4
32.00	76.3	23.7
33.00	77.0	23.0
34.00	77.3	22.7
35.00	77.6	22.4
36.00	78.0	22.0
37.00	78.4	21.6
38.00	78.8	21.2
39.00	79.2	20.8
40.00	79.5	20.5
41.00	79.9	20.1
42.00	80.2	19.8
43.00	80.4	19.6
44.00	80.8	19.2
45.00	81.1	18.9
46.00	81.5	18.5
47.00	81.8	18.2
48.00	82.1	17.9
49.00	82.4	17.6
50.00	82.7	17.3
51.00	83.0	17.0
52.00	83.2	16.8
53.00	83.4	16.6
54.00	83.7	16.3
55.00	83.9	16.1

A	B	C
56.00	84.1	15.9
57.00	84.4	15.6
58.00	84.6	15.4
59.00	84.8	15.2
60.00	85.0	15.0
61.00	85.3	14.7
62.00	85.5	14.5
63.00	85.7	14.3
64.00	86.0	14.0
65.00	86.2	13.8
66.00	86.4	13.6
67.00	86.7	13.3
68.00	86.9	13.1
69.00	87.1	12.9
70.00	87.3	12.7
71.00	87.6	12.4
72.00	87.8	12.2
73.00	88.0	12.0
74.00	88.3	11.7
75.00	88.5	11.5
76.00	89.0	11.0
77.00	89.4	10.6
78.00	89.9	10.1
79.00	90.3	9.7
80.00	90.8	9.2
81.00	91.3	8.7
82.00	91.7	8.3
83.00	92.2	7.8
84.00	92.6	7.4
85.00	93.1	6.9
86.00	93.6	6.4
87.00	94.0	6.0
88.00	94.5	5.5
89.00	94.9	5.1
90.00	95.4	4.6
91.00	95.9	4.1
92.00	96.3	3.7
93.00	96.8	3.2
94.00	97.2	2.8
95.00	97.7	2.3
96.00	98.2	1.8
97.00	98.6	1.4
98.00	99.1	0.9
99.00	99.5	0.5
100.00	100.0	0.0

INSTRUCTIONS FOR USE:

1. First determine the percentage (%) that the underlying layer bears to the total value.
2. Find this percentage (%) in Column "A."
3. The corresponding figure shown in Column "B" represents that portion of the gross premium applicable to the underlying layer(s).
4. The corresponding figure shown in Column "C" represent that portion of the gross premium applicable to the excess layer(s).

SECTION VII – RATING PLANS

Rule 81 is deleted and replaced as follows:

81. DEDUCTIBLE INSURANCE PLAN

A. DEFINITION

This Plan provides a method of determining rates for writing property damage coverage on a straight deductible basis for the amounts set forth herein on eligible property against Fire and Allied Perils, using appropriate standard forms to which the Deductible Clause is attached. The plan provided for a single credit for all perils selected from within a permitted range of percentages subject to a minimum and maximum.

B. ELIGIBILITY

1. All classes of property are eligible for rating under this Plan, except: Dwelling property
Farm property

Property rated under the Schedules for Petroleum Properties, Petrochemical Plants, Electric Generating Stations (Public Service Properties only), Public Utility Natural Gas Pumping Station Properties or Rating Plans for Highly Protected Risks.

Classes of property not eligible for rating under this Plan may be included with eligible property in accordance with Company rules; however, the credits under this Plan shall not apply to the rates for such ineligible property.

2. All Perils are eligible for rating under this Plan except: Earthquake
3. All direct property damage coverage is eligible for rating under this Plan. It shall not be used in rating Time Element coverages.

C. COINSURANCE

The minimum coinsurance clause percentage or the equivalent shall be 80%, except when a higher coinsurance clause percentage is required under Company rules.

D. DEDUCTIBLE CLAUSE

The clause provided under this Plan is a straight dollar amount deductible applying on an occurrence basis or separately per item or per location of insurance as provided herein. The clause shall be used without modification except as to the amount of deductible. The identical amount of deductible shall apply to all property covered under each item, each location or each occurrence, whether specific or blanket, and against all eligible perils insured against thereunder. Different deductible amounts may apply to individual locations or items of insurance if separately identified.

The Deductible Clause may be used only in the following amounts:

\$500	\$1,000	\$2,500	\$3,000
\$5,000	\$10,000	\$25,000	\$50,000
\$75,000	\$100,000		

The following Clause shall be attached to policies rated under this Plan:

We shall pay only when the whole loss exceeds \$_____ and then for only the amount of such excess. In the event there is any other insurance covering the property (or which would have covered the property except for the existence of this insurance) against the cause of loss (whether collectible or not), then we shall pay for only our proportion of the amount of such excess. Such proportion shall be determined in the same manner as our proportion of the whole loss would be determined.

The "whole loss" as used herein is defined as the amount which would be recoverable under this policy and any other insurance covering the property (or which would have covered the property except for the existence of this insurance), against the cause of loss (whether collectible or not), in any one occurrence, disregarding any deductible clause.

The deductible specified above shall apply separately to each:

Occurrence

Location except*: _____

Item: _____

The provisions of this deductible clause shall supersede any other deductible provisions in the policy to which this deductible clause is attached. If this policy insures against loss by earthquake or volcanic eruption, the provisions of this deductible clause shall not apply to the amount of such loss payable under this policy.

*NOTE: If this policy covers 2 or more locations or items, identify any location or time to which this Deductible Clause does not apply. The absence of an entry means no exceptions.

E. RATES

1. Rates under this Plan shall be determined from the following tables of credits, and shall be calculated as follows:
 - a. Credits shall be applied to the rates otherwise promulgated by or on behalf of the Company on the basis of 80% or higher coinsurance or the equivalent.
 - b. Credits shall be determined in accordance with the "Insurable Value" as set forth in the following table: If the Deductible applies to each:
 - (1) Occurrence, the total amount of all contributing insurance under all items shall be considered the Insurable Value, regardless of whether coverage is provided on a Specific or Blanket basis.
 - (2) Location, the total amount of all contributing insurance at each location shall be considered the Insurable Value, regardless of whether coverage is provided on one or more buildings or structures and contents therein.
 - (3) Item, the total amount of contributing insurance for each item shall be considered the Insurable Value. If coverage applies separately to building and contents therein, consider as two "items." If coverage applies Blanket to building and its contents, consider one item.
 - (4) For reporting premium adjustment forms of coverage, credits shall be determined in accordance with the foregoing rules, except:
 - (a) For Reporting Form "A" or any other reporting or premium adjustment form using tariff rates at each location, the limit of liability, plus any specific insurance in force or to be reported, shall be used as the Insurable Value.
 - (b) For Multiple Location Form Nos. 1., 2. or 3., or any other reporting or premium adjustment form for which average account rates are calculated, the aggregate of gross average values determined by the Company shall be used as the Insurable Value (without deducting any permitted specific insurance).

TABLE OF CREDITS FOR DEDUCTIBLE COVERAGE

Insurable Value (As defined in Rules)	Percentage Relationship of Deductible to Insurable Value	Rate Credits (All Eligible Perils)	
		Min.	Max.
	\$500 Deductible		
More than \$50,000	Less than 1%	3%	11%
25,001 to 50,000	1% but under 2%	4%	12%
16,667 to 25,000	2% but under 3%	5%	13%
16,666 or less	3% or more	9%	15%
	\$1,000 Deductible		
More than \$100,000	Less than 1%	4%	16%
50,001 to 100,000	1% but under 2%	5%	17%
25,001 to 50,000	2% but under 4%	7%	18%
25,000 or less	4% or more	12%	20%
	\$2,500 Deductible		
More than \$300,000	Less than 1%	4.5%	17%
150,001 to 300,000	1% but under 2%	5.5%	18%
75,001 to 150,000	2% but under 4%	6.5%	19%
37,501 to 75,000	4% but under 8%	9%	21%
37,500 or less	8% or more	12.5%	22.5%
	\$3,000 Deductible		
More than \$300,000	Less than 1%	5%	19%
150,001 to 300,000	1% but under 2%	6%	20%
75,001 to 150,000	2% but under 4%	7%	21%
37,501 to 75,000	4% but under 8%	10%	22%
37,500 or less	8% or more	13%	23%
	\$5,000 Deductible		
More than \$500,000	Less than 1%	6%	22%
250,001 to 500,000	1% but under 2%	7%	23%
100,001 to 250,000	2% but under 5%	10%	24%
50,001 to 100,000	5% but under 10%	14%	25%
50,000 or less	10% or more	20%	26%
	\$10,000 Deductible		
More than \$1,000,000	Less than 1%	8%	24%
500,001 to 1,000,000	1% but under 2%	10%	25%
250,001 to 500,000	2% but under 4%	12%	26%
100,001 to 250,000	4% but under 10%	17%	27%
100,000 or less	10% or more	21%	28%

Insurable Value (As defined in Rules)	Percentage Relationship of Deductible to Insurable Value	Rate Credits (All Eligible Perils)	
		Min.	Max.
	\$25,000 Deductible		
More than \$1,250,000	Less than 2%	13%	30%
833,334 to 1,250,000	2% but under 3%	14%	31%
500,001 to 833,333	3% but under 5%	17%	32%
250,001 to 500,000	5% but under 10%	20%	33%
250,000 or less	10% or more	25%	34%
	\$50,000 Deductible		
More than \$1,666,666	Less than 3%	17%	34%
1,350,001 to 1,666,666	3% but under 4%	18%	35%
714,286 to 1,250,000	4% but under 7%	20%	36%
500,001 to 714,285	7% but under 10%	25%	37%
500,000 or less	10% or more	27%	38%
	\$75,000 Deductible		
More than \$1,875,000	Less than 4%	20%	36%
1,071,429 to 1,875,000	4% but under 7%	22%	37%
750,001 to 1,071,428	7% but under 10%	26%	38%
750,000 or less	10% or more	28%	39%
	\$100,000 Deductible		
More than \$2,250,000	Less than 5%	22%	38%
1,250,001 to 2,250,000	5% but under 8%	24%	39%
1,250,000 or less	8% but under 11%	28%	40%

2. The foregoing ranges of deductible credit, each according to the amount of deductible and Insurable Value as defined under this Plan and in consideration of the perils insured against, shall be applied by the Company to recognize features of the risk insured which could affect probable loss and extent of loss. These underwriting considerations shall include but are not limited to: **(1)** external exposures arising from the location of the risk, **(2)** building construction, **(3)** hazards of the occupancy, **(4)** fire protection and prevention measures employed by the insured and **(5)** public protection.

**SPORTS AND LEISURE PROGRAM
COMMERCIAL LINES MANUAL
DIVISION SIX – COMMERCIAL GENERAL LIABILITY
MULTISTATE RULES
EXCEPTION**

SECTION I – GENERAL RULES

8. POLICY WRITING MINIMUM PREMIUM

A. and B. Policy Writing Minimum Premium is \$500.

C. RETAINED MINIMUM PREMIUM—SEASONAL RISKS

1. Premium for events of duration of less than 30 days will be fully retained as of the last day of the event.
2. For events or seasonal risks of duration 30 days or longer, 90% of the annual premium will be earned pro rata during the term of the event or season. The remaining 10% of the annual premium will be earned pro rata during the term of the off season

9. ADDITIONAL PREMIUM CHANGES

B. Waiver of Premium

1. Waive additional premium at or below \$15.00.

10. RETURN PREMIUM CHANGES

B. Waiver of Premium

1. Waive return premium at or below \$15.00.

However, any return premium due must be granted if requested by the insured.

15. DEDUCTIBLES

B. Application

Combined Bodily Injury Liability, Property Damage Liability, Personal and Advertising Injury Liability, and Legal Liability to Participants. The deductible amount applies to damages and all legal and loss adjustment expenses.

D. Deductible Discount Factors

Per Occurrence Basis:

Deductible Amount	Credit Factor
\$250	.99
\$500	.98
\$1,000	.96

\$2,000	.95
\$2,500	.94
\$3,000	.93
\$4,000	.92
\$5,000	.90
\$7,500	.88
\$10,000	.85
\$25,000	.80
\$50,000	.75

G. Procedures

Where deductibles are purchased, utilize the following procedure in determining the final rate:

1. Multiply applicable coverage rates times the deductible credit factor beside the corresponding deductible retention amount.

SECTION III – MISCELLANEOUS RULES

45. LIQUOR LIABILITY COVERAGE (Subline Code 332)

The following exception to 45.C.1 applies:

- B. 3.** Coverage for Liquor Liability is afforded to risks in the business of manufacturing, distributing, selling, or serving alcoholic beverages by means of liquor liability endorsement CG 00 33.

C. Company Rates

All rates are based on a \$1,000,000 Each Common Cause and \$1,000,000 Aggregate Limit
The following rates are applicable in:

ISO Hazard Grade “0” states:

Class 70416 – flat rate of \$265 per licensed location, booth or event.

Class 59211 – rate is \$1.40 per \$1,000 of sales subject to a \$265 minimum premium.

ISO Hazard Grade “1” through “5” states:

Class	Rate Per \$1,000 sales (unless otherwise noted)	Minimum Premium
70412	\$5.00	\$465
50911	\$0.15	\$465
58161	\$5.50	\$465
70416	\$405 per licensed location/booth/event	N/A
59211	\$1.95	\$465

ISO Hazard Grade “6” through “9” states:

Class	Rates Per \$1,000 sales (unless otherwise noted)	Minimum Premium
70412	\$15.83	\$700
50911	\$0.389	\$700
58161	\$17.14	\$700
70416	\$405 per licensed location/booth/event	N/A
59211	\$6.20	\$700

ISO Hazard Grade “10” states:

Class	Rates Per \$1,000 sales (unless otherwise noted)	Minimum Premium
70412	\$17.50	\$1,300
50911	\$0.45	\$1,300
58161	\$18.89	\$1,300
70416	\$795 per licensed location/booth/event	N/A
59211	\$6.80	\$1,300

Total Liquor Liability Exclusion—141700

Apply 1% credit to the estimated annual General Liability Premium to exclude all liquor liability including host liquor liability.

F. Classifications

We are introducing a custom class code (70416) for liquor liability for Temporary Licensee situations, which will be rated on an each location, booth or event basis instead of the Gross Sales rating used for 58168 in the ISO rating plan.

SECTION IV – INCREASED / DECREASED LIMITS**56. INCREASED LIMITS TABLES****A. Procedures**

Proprietary Sports and Leisure Rates included in this manual are at \$1,000,000 Each Occurrence Limit / \$2,000,000 General Aggregate Limit unless otherwise noted in the manual. To modify these limits, use the ILF's in the following table.

B. Increased Limits Tables

LIMITS	FACTOR
\$1,000,000 Per Occ / \$5,000,000 Gen Agg	1.05
\$1,000,000 Per Occ / \$3,000,000 Gen Agg	1.03
\$1,000,000 Per Occ / \$2,000,000 Gen Agg	1.00

\$500,000 Per Occ / \$1,000,000 Gen Agg	.87
\$300,000 Per Occ / \$600,000 Gen Agg	.80
\$100,000 Per Occ / \$200,000 Gen Agg	.65

C. Increased Limit Table Assignments

The factors shown in the Table above are applicable only to the Sports and Leisure General Liability Rating Classifications included in this manual.

If a limit not shown above is required, we will follow the interpolation guidance in the ISO Commercial Lines Manual, Rule **56.A.4**.

In the event a policy is issued without using the proprietary Sports & Leisure General Liability Rates in this manual, we will use ISO rates along with the appropriate ISO ILF for the exposure state.

CLASS TABLE - SPORTS AND LEISURE HAZARD CLASSIFICATION TABLE

SPORT NAME	HAZARD CLASSIFICATION	SPORT NAME	HAZARD CLASSIFICATION
Adventure Races	5	Cheer/Spirit Including Stunts	5
Archery	1	Climbing	3
Arm Wrestling	1	Cricket	2
Aerobic Exercise/Dance	1	Cross Country Ski	2
Badminton	1	Croquet	1
Bandy	4	Curling	2
Baseball	2	Cycling (Races)	5
Basketball	3	Cycling (Touring/Closed Course)	3
Baton Twirling	1	Darts	1
Biathlon	3	Deck/Floor Hockey	3
Billiards	1	Disabled Sports (Wheelchair/Blind)	3
Bobsled	5	Diving (Cliff)	5
Bocce Ball	1	Diving (Other)	5
Body Boarding	4	Dodgeball	4
Body Building	3	Drill Team/Majorette	1
Bowling	1	Equestrian	4
Boxing	5	Exercise	1
Box/Indoor Lacrosse	4	Fencing	2
Broomball	4	Field Hockey	4
BMX Stunt Performance	5	Figure Skating	3
Canoe	3	Fishing (Fresh Water)	1
Cheerleading/Spirit	3	Fishing (Salt Water)	3

SPORT NAME	HAZARD CLASSIFICATION	SPORT NAME	HAZARD CLASSIFICATION
Fitness	1	Orienteering	3
Floor Hockey	3	Outriggers	3
Football (Touch/Flag)	4	Parachute	5
Football (Tackle)	5	Parasailing	5
Frisbee	1	Parkour	5
Futsal	4	Physical Fitness	3
Golf	1	Physique/Pose (Performance or	1
Gymnastics—Artistic	4	Polo (Horse)	4
Gymnastics—Rhythmic	4	Power Lifting	3
Hammer Throw	4	Racquetball	3
Handball	3	Rafting—White Water	5
Hang Gliding	5	Ringette	5
Horseshoes	1	Rodeo	5
Hostelling	2	Roller Hockey	5
Ice Hockey	5	Roller Skating	3
In-Line Skating	3	Rope Skipping	1
In-Line Speed Skating Indoor	3	Rowing/Crew	3
In-Line Hockey (Street)	5	Rugby	5
In-Line Stunt Performing	5	Running (5K-10K)	2
Jai Alai	5	Sailing	3
Javelin	5	Scuba diving	5
Judo	5	Shooting	3
Karate	5	Skateboarding	5
Kayak	3	Ski (Downhill)	5
Kickball	2	Sky Diving	5
Lacrosse	5	Sky Surfing	5
Lawn Bowls	1	Sled Dog Racing	5
Luge (Street)	5	Snow Boarding/Snow Surfing	5
Majorettes	1	Snorkeling	3
Marathon	3	Soap Box Derby	3
Martial Arts	5	Soccer—Adult	4
Modern Pentathlon	3	Soccer—Youth	4
Motor Skills Development	5	Speed Skating	3
Mountain Boarding	5	Sports Parachuting	5

SPORT NAME	HAZARD CLASSIFICATION	SPORT NAME	HAZARD CLASSIFICATION
Squash	2	Unicycling	3
Street Hockey	5	Volleyball	1
Surfing (including Boogie)	5	Wake Boarding	4
Swimming	3	Walking	1
Table Tennis	1	Water Hockey	4
Tae Kwon Do	5	Waterpolo	4
Team Handball	3	Waterski	5
Tennis	1	Weightlifting	3
Track & Field (Excluding Javelin & Hammer)	3	Wind Surfing	5
Track & Field (Indoor)	3	Wrestling (Amateur)	5
Trampoline	5	Wrestling (Professional)	5
Trapeze	5	Wrestling (Roman/Grecco)	5
Triathlon	5	Yachting	*Refer to Sailing
Tumbling	4		4

SPORTS AND LEISURE GENERAL LIABILITY RATES

The basic limit for all rates is \$1,000,000 Each Occurrence / \$2,000,000 General Aggregate unless otherwise noted. Company Loss Cost Multipliers do not apply to these rates.

RATES (LCMs do not apply)	
COVERAGE	RATES/MINIMUM PREMIUMS
Athletic Fields—Annual Coverage	\$9.90-\$29.70 per acre, min premium per field \$100—Amateur
Concessions	\$0.95-\$2.80 per \$1,000 of receipts
Inflatable Attractions	\$100 each unit
Office Premises Liability	\$218-\$653 per 1,000 square feet
Non-Athletic Activities	\$0.068-\$0.203 per attendee/event
Non-Athletic Activities—Ongoing	\$1.28-\$3.83 per attendee
Travel/Overnight Lodging	\$1.00-\$2.00 per person per night
141702 Additional Insured - Trainers, physical therapists, emergency medical technician and/or nurses coverage	\$216-\$648 per trainer, physical therapist, emergency medical technician and/or nurses coverage

141728 Commercial General Liability Broadening Endorsement	1% of total CGL premium (excluding liquor liability), subject to \$350 minimum premium.
128497 Commercial General Liability Broadened Coverage Endorsement	3% of total CGL premium (excluding liquor liability), subject to \$100 minimum premium
The CGL Broadening and CGL Broadened endorsements above are mutually exclusive, therefore only one may be attached to policy	
141749 Legal Liability to Participants (player vs. player exclusion deleted)	50% of LLP rate (LLP rate is 25% of program CGL per participant/spectator/receipts etc., rate.)
141713 Neurodegenerative Injury Limited Exception for Specified Sports	5% credit to CGL rate (excluding liquor liability)
141705 Professional Liability for Sports and Fitness Instructors (applies to amateur sports programs only)	3% of CGL premium, fully retained regardless of policy
141708 Sexual Misconduct Liability:	<p>\$1,000,000 each occurrence, \$1,000,000 aggregate limit: 10% of GL Premium, Minimum Premium: \$1,000</p> <p>\$1,000,000 each occurrence, \$2,000,000 aggregate limit: 12% of GL Premium, Minimum Premium: \$1,000</p>

LEGAL LIABILITY TO PARTICIPANTS

Coverage under form **141724 Legal Liability to Participants** is included at a \$1,000,000 limit in the General Liability rates in the rate pages which follow if noted in the Standard Coverage Offered table for each risk type that follows.

The embedded pricing for form **141724** does not include the additional exposure created by high profile celebrities or sports figures. To include high profile celebrities or sports figures for coverage, increase the CGL Rate by 25%.

Optional form **141749 Legal Liability to Participants (Player vs Player)** see below for eligible segments and pricing by segment if it differs from above. This form is not to be used with high profile celebrity or sports figure exposures.

For short season (30 days or less) charge 30% of annual rate for the applicable risk.

To decrease the limit from \$1,000,000 or to exclude, multiply the applicable factor below by the General Liability rate.

Limit	Factor
Excluded	0.75
\$250,000	0.85
\$300,000	0.88
\$500,000	0.90

UNMANNED AIRCRAFT SYSTEM LIABILITY EXTENSION

Form **141711 Unmanned Aircraft System Liability Extension** can be added to endorse Coverage A - Bodily Injury and Property Damage Liability at liability limits of \$50,000 Any One Occurrence and \$100,000 Aggregate unless otherwise stated within the endorsement. The flat charge for this extension is \$250.00 (fully earned).

Form amends exclusion **g. Aircraft, Auto or Watercraft** by stating this exclusion will not apply to an aircraft that is part of an “unmanned aircraft system.” “Unmanned aircraft system means an “unmanned aircraft” and all of the associated support equipment necessary to operate the “unmanned aircraft,” including but not limited to support equipment, control station, data links, telemetry, communications and navigation equipment.

“Unmanned aircraft,” also referred to as remotely piloted aircraft or drone, is any contrivance invented or designed to navigate or fly in the air without a human pilot aboard.

OTHER OPTIONAL COVERAGES AND RATES:

The below charges apply unless a different charge has been provided in the SPECIFIC PROGRAM rates.

	RATES	PER EVENT RATES
Additional Insured	0-30% of CGL premium	0-30% of CGL premium
Performers	N/A	\$186-\$558 per group/per event
Security Personnel	N/A	\$99-\$297 per person/per event
Sports and Fitness Instructors	\$29-\$87 per instructor	N/A
Medical Personnel 141715	2% of CGL premium, subject to \$250 minimum premium	2% of CGL premium, subject to \$250 minimum
Vendors	Small (\$0-\$75K sales) - \$65 per vendor	
	Large (over \$75K sales) - \$125 per vendor	
	(Add 50% for each additional booth operated by same vendor)	
Additional Off-site Locations Charge (office)	\$200.00-\$330.00 each location	N/A
Amusement Rides	\$3.06-\$9.19 per \$100 receipts	N/A
Arcades	\$0.47-\$1.41 per \$100 receipts	N/A
Arenas and Facilities:		

Sports Training Facilities	\$5.13-\$15.39 per \$1,000 Sales	N/A
Facility: Theatrical, Symphony, Exhibitions	\$6.10-\$18.30 per \$1,000 Sales \$0.055-\$0.165 per head Admissions	N/A
Facility: Including Low Profile Sports or Concerts	\$8.10-\$24.30 per \$1,000 Sales \$0.075-\$0.225 per head Admissions	N/A
Facility: Multi-Purpose with High Profile Sports, Concerts, or Special Events	\$10.00-\$30.00 per \$1,000 Sales \$0.085-\$0.255 per head Admissions	N/A
Archery/Rifle/Pistol Ranges	\$74.50-\$223.50 each	N/A
Axe Throwing – Concession Event	\$30/\$1,000 sales receipts	N/A
-Activity within a larger event	\$500 Flat Charge	N/A
-Leagues or Competitions	See Sports – use class 5 rating	N/A
Batting Cages	\$13.50-\$40.50 per \$1,000 Sales \$0.115-\$0.345 per head Admissions	N/A
Boats		
Class I (up to 15 HP)—For Hire	\$1.50-\$4.50 per \$100 receipts	N/A
Class II (16 to 76 HP and Sailboats)	\$54.00-\$162.00 each boat	N/A
Class III (over 76 HP and Personal Watercraft)	\$102.00-\$306.00 each boat	N/A
Climbing Walls		
Stationary unit	\$125 - \$375 per unit	
Moveable unit	\$250 - \$750 per unit	
Carriage Rides	\$312.00-\$936.00 per unit	N/A
Concerts (single event)		
Low: New Age, Jazz, Gospel, Bluegrass, Country & Western, 50's & 60's, Mellow	N/A	\$0.15-\$0.45 per head
Base: Rhythm & Blues, Reggae, Comedy, New Wave, Illusionists, Rock	N/A	\$0.22-\$0.66 per head
High: Heavy Metal, Punk, Salsa, Oi, Hard Rock, Funk, Acid Rock	N/A	\$0.30-\$0.90 per head

Minimum Premium Each Event	N/A	\$100.00-\$300.00
Concessions/Pro Shops/Snack & Juice Bars/Gift Shops	\$0.475-\$4.20 per \$1,000 receipts	
Dwelling (Lessor's Risk)	\$125-\$375 each	N/A
Fellow Employee Coverage Form 128498	Additional 5% of the final modified GL premium	N/A
Fireworks Coverage: Limited Exclusion - Fireworks with Exceptions - 141735 - \$1,000 BI/PD min deductible each event; or Limited Fireworks Coverage 141693		
Primary	N/A	\$1,017-\$3,051 each event
Excess	N/A	\$300-\$900 each event
Golf Driving Range	\$1.07-\$3.22 per \$100 receipts	N/A
Health Club/Fitness Center	\$6.00 - \$18.00 per \$1,000 receipts	N/A
Hay & Sleigh Rides (up to 20 passengers)		
On or Off Premises	\$0.065-\$0.195 per \$100 receipts	N/A
Minimum Premium	\$125.00-\$375.00	N/A
Hot Tubs / Sauna / Whirlpool / Steam Room	\$62.50-\$187.50 each unit	N/A
Limited Amusement Device Coverage, 128506	\$495-\$1,485	N/A
Liquor Liability—to be rated separately. See Liquor Liability Rating Section.		
Medical Payments		
To delete Coverage C, attach CG 21 35 Exclusion - Medical Payments, apply 1% credit		
To increase Coverage C., Medical Payments, from \$5,000 to \$10,000, apply 5% charge		
Miniature Golf Course	\$0.63-\$1.88 per \$100 receipts	N/A
Optional Grounds - If the insured owns or leases grounds on an annual basis for the purpose of providing their event premises, the premium is to be developed on an acreage charge	\$10.763-\$32.289 Each Acre	
Overnight camping	\$18.75-\$31.25 per site	N/A
Parades	\$162-\$486 Per Float	N/A
	\$0.13-\$0.39 Per Head	N/A
Pony Rides	\$126.00-\$378.00 flat charge	N/A
Pools/Lakes/Beaches/Ponds	\$335-\$1,005 each unit	N/A
Picnic Grounds	\$1.68-\$5.03 per \$100 receipts	N/A
Property Damage to Premises Rented, Per Event - 141718 Max limit \$1M	\$300,000 - \$550 charge	N/A
	\$1,000,000 - \$1,750 charge	N/A

Skating Facilities		\$3,500	N/A
Includes premises liability, parking lots, volunteers as additional insureds and office.			
Medical Expense limit excluded. Rates are per \$1,000 receipts.			
Open Public Skating		\$27.82-\$46.38	
Rink Sponsored Activities		\$22.20-\$37.00	
Groups with Insurance		\$11.85-\$19.75	
Skeet or Trap Shooting Ranges		\$1.26-\$3.78 per \$100 receipts	N/A
Soft Play Area Rental		\$2.21-\$6.64 per \$100 receipts	N/A
Special Event	\$2.634-\$7.902 per \$100 Gross Event Receipts, subject to \$100 min charge		
	\$0.132-\$0.395 per head Event Admissions (optional), subject to \$100 min charge		
Sports/Fitness/Recreation Instructors		\$139-\$417 per instructor	N/A
Stagecoach Rides (up to 10 passengers)			
On or Off Premises		\$0.065-\$0.195 per \$100 receipts	N/A
Minimum Premium		\$125.00-\$375.00	N/A
Themed Attractions			
Gross Receipts	Class I	\$0.83-\$2.49 per \$100, subject to a \$100 minimum charge.	
	Class II	\$1.85-\$5.54 per \$100, subject to a \$100 minimum charge.	
Admissions (optional)	Class I	\$0.02-\$0.06 per head, subject to a \$100 minimum charge.	
	Class II	\$0.04-\$0.12 per head, subject to a \$100 minimum charge.	
Class I Definition	Primarily indoor attractions or outdoor with paved surfaces; drive through operations; no amusement rides.		
Class II Definition	Primarily outdoor attractions with natural walking surfaces; increased catastrophic exposure due to amusement rides (does not include aerial trams, ski lifts, or other similar devices), underground operations or animal/wagon rides.		
Trampolines		\$250-\$750 per unit	
Vacant Land		\$5.70-\$17.10 each acre, subject to \$100 minimum	N/A
Wading Pools		No Charge	
Water Slides Over 15' High			
Serpentine		\$1,119-\$3,375 each	N/A
Speed		\$1,678-\$5,034 each	N/A

AMATEUR ASSOCIATIONS COACHES & OFFICIALS PROGRAM — OTHER THAN HIGH SCHOOL OR COLLEGE PROGRAMS

EXPOSURE: Association Office Premises Liability; Legal Liability to Participants; Athletic Associations as Additional Insureds

Standard Limits Offered:

LIMITS:	\$2,000,000	General Aggregate Limit
	\$1,000,000	Products-Completed Operations Aggregate Limit
	\$1,000,000	Legal Liability to Participants
	\$1,000,000	Personal and Advertising Injury Limit
	\$1,000,000	Each Occurrence Limit
	\$ 300,000	Damage to Premise Rented to You Limit
	\$ 5,000	Medical Expense Limit

Minimum Premium: \$3,500 Regardless of policy term

RATES (LCMs do not apply)	
Coaches Association Liability	\$2.13-\$6.38 per association member, fully earned.
Officials Association Liability	\$1.89-\$5.67 per association member, fully earned.

AMATEUR SPORTS ASSOCIATIONS

EXPOSURE: Premises Liability for field owners and sports associations; Landlords; Sponsors; Co-Promoters and Volunteers as Additional Insured; Concessions; Fund Raisers; Ancillary Events; Tryouts; Practices; Games; Event Set-up & Tear-down; Security; Legal Liability to Participants

Standard Limits Offered:

LIMITS:	\$2,000,000	General Aggregate Limit
	\$1,000,000	Products-Completed Operations Aggregate Limit
	\$1,000,000	Legal Liability to Participants
	\$1,000,000	Personal and Advertising Injury Limit
	\$1,000,000	Each Occurrence Limit
	\$ 300,000	Damage to Premise Rented to You Limit
	\$ 5,000	Medical Expense Limit

RATE PER MEMBER (LCMs do not apply)	
Class 1	\$2.04-\$6.11
Class 2	\$2.70-\$8.10
Class 3	\$3.58-\$10.74

Class 4	\$4.49-\$13.46
Class 5	\$5.60-\$16.79
Field Owners—Annual Coverage	\$375-\$1,125 per field
Field Owners—Weekend	\$138-\$413 per field
Field Owners—Event	\$3.03-\$9.08 per participant

AMATEUR SPORTS EVENTS

EXPOSURE: Concessions; Additional Insureds (includes landlords, volunteers, landowners, sponsors, co-promoters); Office Premises Operations; Ancillary Events (excluding those that require a separate entry fee or ticket); Practice; Games; Set-up & Tear-down; Security; Legal Liability to Participants

Standard Limits Offered:

LIMITS:	\$2,000,000	General Aggregate Limit
	\$1,000,000	Products-Completed Operations Aggregate Limit
	\$1,000,000	Legal Liability to Participants
	\$1,000,000	Personal and Advertising Injury Limit
	\$1,000,000	Each Occurrence Limit
	\$ 300,000	Damage to Premise Rented to You Limit
	\$ 5,000	Medical Expense Limit

Minimum Premium: \$3,500 Multiple Events, regardless of policy term
\$2,500 Single Event, regardless of policy term

RATE (LCMs do not apply Options A thru G)	Option A - Per Spectator	Option B - Per Participant
Sports Class 1	\$0.09-\$0.27	\$0.78-\$2.34
Sports Class 2	\$0.09-\$0.27	\$1.04-\$3.11
Sports Class 3	\$0.09-\$0.27	\$1.37-\$4.10
Sports Class 4	\$0.12-\$0.35	\$1.73-\$5.18
Sports Class 5	\$0.12-\$0.35	\$2.13-\$6.39
Option C—Receipts	\$5.13-\$15.38 per \$1,000 of Total Events Receipts	
Option D—Sponsors Liability Only	\$2.69-\$8.06 per \$1,000 of all monies (total of cash and value of items donated) spent annually on sponsored events	
	Minimum Premium: \$2,000 Regardless of policy term	
Option E—Endurance Races	\$4.32-\$12.95 per participant per day	
	Minimum Premium per event of \$1,500	
Option F—Sales, Service, Consulting	\$1.73-\$5.18 per \$100 of receipts	
	\$200 minimum premium per job	

Option G—All Star Games	Option 1—1.74%-5.22% of gross receipts	
	Option 2—Low Risk (Sports Class 1-2)	\$0.135-\$0.405 Per Spectator
	—Average Risk (Class 3-4)	\$0.21-\$0.63 Per Spectator
	—High Risk (Class 5)	\$0.24-\$0.72 Per Spectator
	Minimum Premium: \$3,500 regardless of policy term	
Pros and Celebrities are not included in Legal Liability to Participants Coverage in Options A-G. See Legal Liability to Participants rating rule above for additional charge when this coverage is needed.		

BOWL GAMES

EXPOSURE: Annual Office Premises Liability For Bowl Game Organizing Committees; Bowl Game; Legal Liability to Participants; Landlords, Sponsors, Volunteers as Additional Insureds; Concessions (Food and Drink); Ancillary Events; Security.

Standard Limits Offered:

LIMITS:	\$2,000,000	General Aggregate Limit
	\$1,000,000	Products-Completed Operations Aggregate Limit
	\$1,000,000	Legal Liability to Participants
	\$1,000,000	Personal and Advertising Injury Limit
	\$1,000,000	Each Occurrence Limit
	\$ 300,000	Damage to Premise Rented to You Limit
	\$ 5,000	Medical Expense Limit

Minimum Premium: \$3,500 regardless of policy term

RATES (LCMs do not apply)	
Admissions Per Head	\$0.125-\$0.375

HIGH SCHOOL AND COLLEGE COACHES & OFFICIALS PROGRAM

EXPOSURE: Liability coverage for college/high school coaches and/or officials for claims brought by third parties, either spectators or participants, for allegations of negligence while in the course and scope of their occupation. Premises Liability; Legal Liability to Participants.

Standard Limits Offered:

<u>LIMITS:</u>	<u>\$2,000,000</u>	<u>General Aggregate Limit</u>
	<u>\$1,000,000</u>	<u>Products-Completed Operations Aggregate Limit</u>
	<u>\$1,000,000</u>	<u>Legal Liability to Participants</u>
	<u>\$1,000,000</u>	<u>Personal and Advertising Injury Limit</u>
	<u>\$1,000,000</u>	<u>Each Occurrence Limit</u>

	\$ 300,000	Damage to Premise Rented to You Limit
	\$ 1,000	Medical Expense Limit

Minimum Premium: \$3,500 regardless of policy limit or term

RATES (LCMs do not apply)	
High School/College Coaches Association Liability	\$2.13-\$6.38 per association member, fully earned.
High School/College Officials Association Liability	\$1.89-\$5.67 per association member, fully earned.

CONSERVATION CLUBS

EXPOSURE: Conservation Club Premises Operations; Members; Fishing; Ponds/Lakes; and Incidental Housing of Caretaker on Premises

Standard Limits Offered:

LIMITS:	\$2,000,000	General Aggregate Limit
	\$1,000,000	Products-Completed Operations Aggregate Limit
	\$1,000,000	Legal Liability to Participants
	\$1,000,000	Personal and Advertising Injury Limit
	\$1,000,000	Each Occurrence Limit
	\$ 300,000	Damage to Premise Rented to You Limit
	\$ 1,000	Medical Expense Limit

Minimum Premium: \$312 per club

RATES		
Code	Description	Rate
41669	Members	\$1.45-\$4.34 per member
41667	Lodges, owned	\$294-\$882 each lodge
		\$50.00 Minimum Earned Premium per lodge
ISO Restaurant Class Codes	Food - Sales	\$9.75-\$29.25 per \$1,000
		\$20.00 Minimum Earned Premium per club
45224	Hunting - Receipts	\$0-10,000 - \$28.80-\$86.40 per \$1,000
		\$10,001-25,000 - \$18.12-\$54.35 per \$1,000
		\$25,001 and up - \$10.87-\$32.60 per \$1,000
18206	Sporting Goods	\$3.72-\$11.16 per \$1,000 receipts
		\$20.00 Minimum Earned Premium per club
48206	Trap/Skeet	\$15.00-\$45.00 per \$1,000 receipts

		\$25.00 Minimum Earned Premium per club
40111	Boats—not for hire	\$8.25-\$24.75 per boat
10119	Boats—for hire	\$17.25-\$51.75 per \$1,000 receipts
60010	Apartments	\$81.90-\$245.70 per unit
47254	Rifle/Pistol Ranges	\$87.00-\$261.00 each

HUNTING PRESERVES / SPORTING CLUBS AND/OR ASSOCIATIONS

EXPOSURE: Gamebird or Other Hunting Preserve for Members/Guests; Fishing, Ponds/Lakes, Incidental Housing of Caretaker on Premises; Rifle/Pistol ranges: Food/Sporting Good Sales (excluding firearms); Boats—Not For Rent, and Lodges—Not For Rent. No overnight accommodations.

Standard Limits Offered:

LIMITS:	\$2,000,000	General Aggregate Limit
	\$1,000,000	Products-Completed Operations Aggregate Limit
	\$1,000,000	Personal and Advertising Injury Limit
	\$1,000,000	Each Occurrence Limit
	\$ 300,000	Damage to Premise Rented to You Limit
	\$ 1,000	Medical Expense Limit

Minimum premium: \$600 per club, applies regardless of term or limit of liability

HUNTING PRESERVES, OTHER THAN NOT-FOR-PROFIT:

Receipts	Rate (LCMs do not apply)
\$0-10,000	\$34.13-\$102.38 per \$1,000
\$10,001-25,000	\$21.35-\$64.04 per \$1,000
\$25,001-up	\$12.82-\$38.45 per \$1,000

SKEET OR TRAP SHOOTING RANGES:

\$15.39-\$46.17 per \$1,000 receipts

Minimum premium: \$375 per club, applies regardless of term or limit of liability.

BOATS—RENTED TO OTHERS:

\$17.82-\$53.46 per \$1,000 receipts

INTERCOLLEGIATE AND INTERSCHOLASTIC ORGANIZATIONS

Individual schools, regardless of conference memberships

EXPOSURE: Premises Liability; Landlords; Sponsors and Volunteers as Additional Insureds; Concessions; Fund Raisers; Ancillary Events (excluding those that require a separate entry fee or ticket); Tryouts; Practices; Games; Event Set-up & Tear-down; Legal Liability to Participants

Standard Limits Offered:

LIMITS:	\$2,000,000	General Aggregate Limit
	\$1,000,000	Products-Completed Operations Aggregate Limit
	\$1,000,000	Legal Liability to Participants
	\$1,000,000	Personal and Advertising Injury Limit
	\$1,000,000	Each Occurrence Limit
	\$ 300,000	Damage to Premise Rented to You Limit
	\$ 1,000	Medical Expense Limit

Minimum Premium: \$3,500 Regardless of policy term

RATES (LCMs do not apply):

OPTION A: NCAA Division 1	\$0.10 – \$0.50 Per Spectator
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OPTION B: Other Than Division 1	Per Participant
Class 1	\$1.91-\$5.73
Class 2	\$2.53-\$7.59
Class 3	\$3.36-\$10.07
Class 4	\$4.21-\$12.62
Class 5	\$5.25-\$15.74

INTERCOLLEGIATE AND INTERSCHOLASTIC ORGANIZATIONS

College Conference Entities only, no individual schools.

EXPOSURE: Office Premises; Off-site operations related to activities for which the conference has oversight; Various championship games and related ancillary activities; Includes Lessors of sites utilized for covered activities that are other than member school sites, Sponsors and Co-Promoters as Additional Insureds; Various fund-raising activities; Broadened CGL endorsement.

Standard Limits Offered:

LIMITS:	\$2,000,000	General Aggregate Limit
	\$2,000,000	Products-Completed Operations Aggregate Limit
	\$1,000,000	Each Occurrence Limit
	\$1,000,000	Participant Legal Liability Limit
	\$1,000,000	Personal and Advertising Injury Limit
	\$1,000,000	Sexual Abuse or Molestation Limit

	\$ 300,000	Damage to Premise Rented to You Limit
	\$ 5,000	Medical Expense Limit

Minimum Premium, regardless of policy term: \$1,500

RATES (LCMs do not apply):

NCAA Division I	NCAA Division II & III
\$0.145-\$0.436 Per Spectator	\$0.316-\$0.482 Per Spectator
NAIA	NJCAA
\$0.115-\$0.345 Per Spectator	\$0.12-\$0.36 Per Spectator

141749 Legal Liability to Participants (Player vs. Player)	Add \$0.023 to the Per Spectator rate above
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MAJOR LEAGUE BASEBALL PROGRAM

EXPOSURE: Premises Liability; Legal Liability to Participants; Landlords and Sponsors as Additional Insureds; Practices; Games; Security and Concession Products.

Standard Limits Offered:

LIMITS:	\$2,000,000	General Aggregate Limit
	\$1,000,000	Products-Completed Operations Aggregate Limit
	\$1,000,000	Personal and Advertising Injury Limit
	\$1,000,000	Each Occurrence Limit
	\$ 300,000	Damage to Premise Rented to You Limit
	\$ 5,000	Medical Expense Limit
	\$1,000,000	Legal Liability to Participants

Minimum Premium: \$10,000 regardless of policy term.

RATE (LCMs do not apply): \$0.07-\$0.21 Admissions per head

MINOR LEAGUE BASEBALL PROGRAM

EXPOSURE: Game Day Premises Liability; Annual Office Liability; Legal Liability to Participants; Landlords; Sponsors as Additional Insureds; Security and Concession Products.

Standard Limits Offered:

LIMITS:	\$2,000,000	General Aggregate Limit
	\$2,000,000	Products-Completed Operations Aggregate Limit
	\$1,000,000	Legal Liability to Participants
	\$1,000,000	Personal and Advertising Injury Limit
	\$1,000,000	Each Occurrence Limit

	\$ 300,000	Damage to Premise Rented to You Limit
	\$ 5,000	Medical Expense Limit

Minimum Premium: \$5,000 regardless of policy term.

RATE (LCMs do not apply): \$0.045-\$0.135 Admissions per head

Fireworks coverage may only be provided on an Excess basis – Rate for Excess: \$500-\$1,500

Limited Annual Sports Facility Premises Liability (Not including Events other than those related to typical team activities that are open to the public)

Seating Capacity	RATES
Small (Less than 5,000)	\$250 - \$750 flat
Medium (5,000-7,499)	\$375 - \$1,125 flat
Large (7,500 or More)	\$500 - \$1,500 flat

Events Other than Team Home Games and Related Activities taking place at the Insured Facility and open to members of the general public.

Low: Trade Shows, Seminars	\$0.075-\$0.225 per Spectator if managed by the Insured
High: Concerts, Motorsports Events, Athletic Activities	\$0.10-\$0.30 per Spectator if managed by the Insured

Use 50% of the above rates apply if operated by an outside promoter providing evidence of at least \$1,000,000 of acceptable primary insurance and including insured as Additional Insured on policies.

PROFESSIONAL SPORTS TEAMS—ALL OTHER*

*Professional Sports Teams such as: Football (indoor or outdoor) other than the NFL Organizations; Softball; Basketball; Soccer (indoor or outdoor); Rugby; Lacrosse (indoor or outdoor); Hockey; Roller Hockey; Golf; Tennis.

EXPOSURE: Premises Liability (game day only); Practices and Games; Office Premises; Legal Liability to Participants; Landlords and Sponsors as Additional Insureds; Concession Products

Standard Limits Offered:

LIMITS:	\$2,000,000	General Aggregate Limit
	\$1,000,000	Products-Completed Operations Aggregate Limit
	\$1,000,000	Legal Liability to Participants
	\$1,000,000	Personal and Advertising Injury Limit
	\$1,000,000	Each Occurrence Limit
	\$ 300,000	Damage to Premise Rented to You Limit
	\$ 5,000	Medical Expense Limit

Minimum Premium: \$2,500 regardless of policy limit or term

RATES (LCMs do not apply)		
Total Receipts	\$1.08-\$3.24 per \$100	
Admissions Per Head	\$0.05-\$0.158 Leagues	\$0.10-\$0.30 Single Teams

PROFESSIONAL SPORTS - PER EVENT

EXPOSURE: Premises Liability; Practices and Games; Landlords and Sponsors as Additional Insureds; Ancillary Activities (excluding those requiring a separate entry fee or ticket); Event Set-Up and Tear-Down and Concession Sales and Security

Standard Limits Offered:

LIMITS:	\$2,000,000	General Aggregate Limit
	\$1,000,000	Products-Completed Operations Aggregate Limit
	\$1,000,000	Personal and Advertising Injury Limit
	\$1,000,000	Each Occurrence Limit
	\$ 300,000	Damage to Premise Rented to You Limit
	\$ 5,000	Medical Expense Limit

Minimum Premium: \$3,500 Event Premium is Fully Earned upon the last day of the event regardless of Policy Term

LOW RISK: Hold Harmless agreement to the benefit of the insured.

HIGH RISK: No Hold Harmless agreement to the benefit of the insured.

RATES (LCMs do not apply)	Risk Category	Receipts	Admissions Per Head
	Low	\$2.94-\$8.81 per \$100	\$0.198-\$0.593
	High	\$3.91-\$11.73 per \$100	\$0.259-\$0.777

LEGAL LIABILITY TO PARTICIPANTS

RATES (LCMs do not apply)	Risk Category	Receipts	Admissions Per Head
	Low	\$0.88-\$2.64 per \$100	\$0.06-\$0.179
	High	\$1.174-\$3.522 per \$100	\$0.078-\$0.234

SKATING INSTRUCTORS / ASSOCIATIONS

EXPOSURE: Directly supervised skating instruction, coaching, or lessons conducted by the insured member instructor, Concessions, Office Premises, and Legal Liability to Participants, Landlords as Additional Insureds

Standard Limits Offered:

LIMITS:	\$2,000,000	General Aggregate Limit
	\$1,000,000	Products-Completed Operations Aggregate Limit
	\$1,000,000	Legal Liability to Participants

	\$1,000,000	Personal and Advertising Injury Limit
	\$1,000,000	Each Occurrence Limit
	\$ 300,000	Damage to Premise Rented to You Limit
	\$ 5,000	Medical Expense Limit

Minimum Premium: \$5,000 Regardless of policy term.

Maximum participants per class: 50

RATES (LCMs do not apply)	\$40.00-\$120.00 per member instructor for 26-50 participants
	\$25.00-\$75.00 per member instructor for 1-25 participants

SPORTS CAMPS & CLINICS

EXPOSURE: Premises Operations, Legal Liability to Participants, Landlords as Additional Insureds

Standard Limits Offered:

LIMITS:	\$2,000,000	General Aggregate Limit
	\$1,000,000	Products-Completed Operations Aggregate Limit
	\$1,000,000	Personal and Advertising Injury Limit
	\$1,000,000	Each Occurrence Limit
	\$1,000,000	Legal Liability to Participants
	\$ 300,000	Damage to Premise Rented to You Limit
	\$ 5,000	Medical Expense Limit

Minimum Premium: \$3,500 Regardless of policy term

RATES (LCMs do not apply)	\$0.34-\$1.02 Per Attendee Per Day
	\$1.70-\$5.10 Per Day Camper Per Week
	\$2.55-\$7.65 Per Overnight Camper Per Week
	\$4.00-\$12.00 per \$1,000 receipts—Adult Fantasy Camps

STATE HIGH SCHOOL ATHLETIC ASSOCIATION PROGRAM

EXPOSURE: Liability protection for the state organization for their primary negligence in conjunction with their involvement in the organizing, sanctioning, direction or production of tournaments, all-star games, etc., as well as the vicarious liability associated with being the “governing body.” Third Party Property Damage, Premises Liability, Landlords and Volunteers as Additional Insureds.

Standard Limits Offered:

LIMITS:	\$2,000,000	General Aggregate Limit
	\$1,000,000	Products-Completed Operations Aggregate Limit
	\$1,000,000	Personal and Advertising Injury Limit

	\$1,000,000	Each Occurrence Limit
	\$ 300,000	Damage to Premise Rented to You Limit
	\$ 5,000	Premises Medical Payments

Minimum Premium: \$3,500 regardless of policy term

RATES (LCMs do not apply)	\$0.138-\$0.414 Per Participant
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LEGAL LIABILITY TO PARTICIPANTS (Form 141724):

RATES (LCMs do not apply)	\$0.092-\$0.275 Per Participant
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U.S. YOUTH SOCCER ASSOCIATIONS PROGRAM

EXPOSURE: Premises Liability, Landlords, Sponsors, Co-Promoters, Volunteers as Additional Insured, Concessions, Fund-Raisers, Ancillary Events, Tryouts, Practices, Games, Event Set-up & Tear-down, Legal Liability to Participants

Standard Limits Offered:

LIMITS:	\$2,000,000	General Aggregate Limit
	\$1,000,000	Products-Completed Operations Aggregate Limit
	\$1,000,000	Legal Liability to Participants
	\$1,000,000	Personal and Advertising Injury Limit
	\$1,000,000	Each Occurrence Limit
	\$ 300,000	Damage to Premise Rented to You Limit
	\$ 5,000	Medical Expense Limit

Minimum premium: \$3,500 regardless of policy term

RATES (LCMs do not apply)	\$0.43-\$1.29 per Participant
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TENANT USER PROGRAM

EXPOSURE: Premises and Operations; Tenant User is Additional Insured

Standard Coverage Offered:

LIMITS:	\$2,000,000	General Aggregate Limit
	\$2,000,000	Products-Completed Operations Aggregate Limit
	\$1,000,000	Personal and Advertising Injury Limit
	\$1,000,000	Each Occurrence Limit
	\$ 300,000	Damage to Premise Rented to You Limit
	\$ 5,000	Medical Expense Limit

RATES: Per head admissions up to 10,000 total event attendance. Subject to a per event minimum premium:

Event Class	Rate	Event Minimum
CLASS 1	\$0.065-\$0.195	\$100
CLASS 2	\$0.082-\$0.246	\$150
CLASS 3	\$0.13-\$0.39	\$250

EVENTS

- Class 1** Auction; awards presentation; banquet/luncheon; bingo games; charity benefit/auction/sale; classical concert (under 5,000 attendance); convention; debutante ball; dinner theater; festival (art, craft, harvest); graduation; job fair; meeting (business, civic club); phone-a-thon; picnic (no pool or lake activities); prom; religious assemblies; reunion (family, class); seminar; shows (antique, art, auto-static, boat, business, consumer, craft, dance, fashion, flower, garden, home, RV, trade, vacation); social gathering/reception; speaking engagement/lecture; theatrical performance/musical; wedding and reception.
- Class 2** Aerobic/jazzercise class; charity/school carnival (no rides); concert (bluegrass, country and western, jazz, pop rock) (under 5,000 attendance); dance; debut; ethnic festival; evangelistic meeting; parade (under 500 spectators and no animals); political rally; school band/drill team competition.
- Class 3** Animal acts; animal racing; arcades; circus (no rides); parade (over 500 spectators); pageant; picnic (with pool or lake activities); rodeo; scouting jamboree; shows (animal/livestock/horse); sporting events.

When a second policy is written on behalf of the Insured for the purpose of insuring the Tenant User/Vendor, a Commercial General Liability Minimum Earned Policy Premium of \$500.00 will apply.

LEISURE CAMP PROGRAM

EXPOSURE: Camper attendance, food service, class 1 boats (defined as canoes, kayaks, paddle boats, row boats and boats less than 15 horsepower), one pool and one lake, and additional insureds (excluding medical personnel).

Standard Coverage Offered:

LIMITS:	\$2,000,000	General Aggregate Limit
	\$2,000,000	Products-Completed Operations Aggregate Limit
	\$1,000,000	Personal and Advertising Injury Limit
	\$1,000,000	Each Occurrence Limit
	\$ 300,000	Damage to Premise Rented to You Limit
	\$ 5,000	Premises Medical Payments
	\$EXCLUDED	Medical Expense Limit for Campers

Minimum Premium: \$2,500 CGL minimum regardless of policy term or limit of liability.

RATING BASIS	RATES
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Camper Days, per 100 Campers	\$31.632-\$94.896
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OPTIONAL COVERAGES	RATE	MINIMUM
Animals—Saddle Private	\$41.00 – \$123.00 each	N/A
For Rent	\$82.00 - \$245.00	N/A
Off-Season Facility Rental	Refer to Campground Program receipts rate	
Fireworks each event		
Primary: (\$1,000 BI/PD deductible) 141735	\$1,000	\$1,000
Excess: (No Deductible) 141693	\$500	\$500
Camper Medical Payments (\$5,000 limit) - 128505		
Excess Medical Payment	\$0.10 per camper	\$500

Form 141725 Medical Employees & Volunteers:

1. If the Medical Employees & Volunteers have medical malpractice liability or medical professional liability coverage with limits of at least \$500,000 in-force from a carrier with an AM Best rating of A- VII or better and provide proof of coverage, there is no charge to add this endorsement.
2. If the Medical Employees & Volunteers do not have the required coverage outlined in #1 above, the charge is 3% of total CGL premium (excluding liquor liability premium), subject to \$500 minimum premium.

CAMP RENTAL GROUP PROGRAM

EXPOSURE: Facility Rental Group Attendees

EXCLUSIONS: Mechanical Amusement Rides, Sexual Abuse and Molestation, Camper Medical Payments

This section applies to rental group activities held on the camp premises that are not sponsored by the Insured and for which a certificate of insurance is not available from the rental group.

LIMITS:	\$2,000,000	General Aggregate Limit
	\$1,000,000	Products-Completed Operations Aggregate Limit
	\$1,000,000	Each Occurrence Limit
	\$1,000,000	Personal and Advertising Injury Limit
	\$ 100,000	Damage To Premises Rented To You Limit
	\$ 5,000	Premises Medical Payments (excluding campers)

RATES Per head attendance up to 1,000 total attendees. Subject to a Per Event Minimum premium:

CATEGORY	RATE	PER EVENT MINIMUM
CLASS 1	\$0.05 - \$0.15	\$100
CLASS 2	\$0.063 - \$0.188	\$150
CLASS 3	\$0.10 - \$0.30	\$250

EVENTS: Activities available to rental groups including the following:

Class 1: convention; festival (art, craft, harvest); graduation; meeting (business, civic clubs); picnic; prom; religious assemblies; reunion (family or class); seminar; social gathering/reception; speaking engagement/lecture; wedding and reception.

Class 2: charity/school carnivals (no rides); concerts (bluegrass, country and western, jazz, pop, rock); dances; evangelistic meetings; political rally; school band/drill team competition.

Class 3: horseback riding; groups with pool and/or lake privileges; ropes/confidence course instruction; scouting jamboree; sporting events.

Note: Each Business or Civic group renting the facilities for more than one time (i.e., monthly or weekly) meetings/seminars will be subject to one minimum premium provided annual attendance does not exceed 1,000 attendees.

When a second policy is written on behalf of the Camp for the purpose of insuring Rental Groups, a Commercial General Liability Minimum Earned Policy Premium of \$250.00 will apply.

CAMPGROUND & TRAVEL PARK PROGRAM

LOW, BASE, HIGH RATING CLASSIFICATION – this classification/exposure rating calculation is used for all risks in Campground & Travel Parks segment.

Step 1: For each Exposure Category, assign the applicable point value for A through H.

	EXPOSURE CATEGORY	10 POINTS	5 POINTS	0 POINTS
A.	Management Experience at Location	0-3 years and no camping org. affiliation	4-6 years and having operations standards or risk manager	6+ years with risk manager and has a camp affiliation with enforced operation standards
B.	Swimming Facilities	Beach or pool with diving board < 3 meters	Swimming Pool or area with no diving	No swimming
C.	Facility Age	Over 20 years	11-20 years	0-10 years
D.	LP gas sales	Over 20% of gross receipts	1-20% of gross receipts	None
E.	Recreational Facilities	Uncontrolled recreational facilities provided	Controlled recreational facilities provided	No recreational facilities
F.	Rental Operations	Rental of Motor vehicles over 15 horsepower or saddle animals	Rental of non-motored equipment or motored up to 15 horse power	No rental operations

G.	Protection Class	10	8-9	1-7
H.	Campsite	No permanent hook-ups and no paved pads	Either permanent hook-ups or paved pads	Permanent hook-ups and paved pads

Step 2: Once all Exposure Category point values are assigned, calculate the average by taking the Total Points divide by 8 Exposure Categories.

Step 3: Use the average developed in Step 2 above to determine the Rating Classification as follows:

HIGH	Average point value of 6.6 to 10
BASE	Average point value of 3.6 to 6.5
LOW	Average point value of 0 to 3.5

CAMPGROUND & TRAVEL PARK PROGRAM

EXPOSURE: Campground, hotel/cabins; LP gas sales; grocery/convenience stores; restaurant; miniature golf, arcade; fishing ponds and class 1 boats (defined as canoes, kayaks, paddle boats, row boats and boats less than 15 horsepower).

Standard Coverage Offered:

LIMITS:	\$2,000,000	General Aggregate Limit
	\$2,000,000	Products-Completed Operations Aggregate Limit
	\$1,000,000	Personal and Advertising Injury Limit
	\$1,000,000	Each Occurrence Limit
	\$ 300,000	Damage to Premise Rented to You Limit
	\$ 5,000	Premises Medical Payments

Minimum Premium: \$2,500 regardless of policy limit or policy term

RATES (LCMs do not apply)			
RATING BASIS	LOW	BASE	HIGH
Gross Receipts per \$1,000	\$5.00	\$11.25	\$20.00
Per Campsites/Site (optional rating basis)	\$5.00	\$10.00	\$15.00

OPTIONAL COVERAGES	RATE	MINIMUM
Day Camps (Campground Operated)	\$31.632-\$94.896/camper days	\$250
Animals—Saddle Private	\$41.00 - \$123.00each	N/A
For Rent	\$82.00 - \$245.00each	N/A
Arcades	(refer to optional coverages)	

Class 1 boats—for hire	(refer to optional coverages)	
Fireworks, each event:		
Primary: (\$1,000 BI/PD deductible) 141735	\$1,017-\$3,051 each event	\$1,000
Excess: (No deductible) – 141693	\$300-\$900 each event	\$500
LP Sales	\$10.19-\$30.567 per 1,000 gallons	N/A
Grocery/Convenience Stores/Food Sales	\$1.65-\$5.00 per \$1,000 sales	N/A
Miniature Golf	Refer to Optional Coverage Section for Rates	
Special Events (Campground Sponsored)	Refer to Special Events Program for Rates	

SPECIAL EVENTS PROGRAM

EXPOSURE: Event admissions, event operated concessions and additional insureds (including volunteers, designated persons, landowners and lessors of leased equipment)

Standard Coverage Offered:

LIMITS:	\$2,000,000	General Aggregate Limit
	\$5,000,000	Products-Completed Operations Aggregate Limit
	\$1,000,000	Personal and Advertising Injury Limit
	\$1,000,000	Each Occurrence Limit
	\$ 300,000	Damage to Premise Rented to You Limit
	\$ 5,000	Premises Medical Payments

Minimum Premium: \$2,500 package minimum regardless of policy term or limits of liability.

EVENT TYPES: Auctions or Sales; Charity Benefits; Pageants; Rodeos; Shows (animal/livestock, horse, antique, static boat, business, consumer, craft, dance, fashion, flower, garden, home, RV, trade, vacation), festivals (with or without parades) and similar spectator-oriented events.

COVERAGE	RATES	COVERAGE MINIMUM
Gross Event Receipts		
PER \$100	\$2.634-\$7.902	\$100 per event
Optional Event Admissions		
PER HEAD	\$0.132-\$0.395	\$100 per event
*Optional Owned/Leased Grounds		
EACH ACRE	\$10.763-\$32.289	\$748.00

* If the insured owns or leases grounds on an annual basis for the purpose of providing their event premises, the premium is to be developed on an acreage charge.		
Optional Legal Liability To Participants (LLP)		
PER \$100 GROSS RECEIPTS	\$0.157-\$0.470	N/A
Optional Legal Liability To Participants (LLP)		
PER HEAD ADMISSIONS	\$0.008-\$0.024	N/A
Parades		
PER FLOAT	\$162.00-\$486.00	N/A
PER HEAD	\$0.13-\$0.39	N/A
Any other "non-event" exposures must be separately rated.		
Overnight camping separately rated.		

GIRL SCOUT COUNCIL PROGRAM

EXPOSURE: Girl scout membership, activities at non-owned/operated facilities, Camp activities (other than climbing wall/towers, zip lines, saddle animals), cookie sales, camp food service, class 1 boats (defined as canoes, kayaks, paddle boats, rowboats and boats less than 15 horsepower), and additional insureds (excluding medical personnel).

Standard Coverage Offered:

LIMITS:	\$2,000,000	General Aggregate Limit
	\$2,000,000	Products-Completed Operations Aggregate Limit
	\$1,000,000	Personal and Advertising Injury Limit
	\$1,000,000	Each Occurrence Limit
	\$1,000,000	Damage to Premise Rented to You Limit
	\$ 10,000	Premises Medical Payments

Minimum Premium: \$2,500 regardless of policy limit or policy term

RATE (LCMs do not apply)	Girl Scout Membership	\$0.75-2.25 per member
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OPTIONAL COVERAGES	RATE	MINIMUM
Animals—Saddle Private	\$40.00-\$125 each	N/A
For Rent	\$80.00-\$245.00 each	N/A
Camp Site Rental	\$5.00-\$25.00 per \$1,000 sales	N/A
Fireworks, each event		
Primary: (\$1,000 BI/PD deductible) - 141735	\$1,017-\$3,051 each event	\$1,000
Excess: (No deductible) – 141693	\$300-\$900 each event	\$500
Zipline	\$375.00-\$1,125 each	N/A

Medical Employees & Volunteers - 141725		
Charge 3% of CGL premium, excluding liquor liability, subject to \$500 minimum charge		
Climbing Walls		
Stationary unit	\$125 - \$375 per unit	
Moveable unit	\$250 - \$750 per unit	
Inflatable Attractions	\$50 - \$150 each unit	N/A
Paintball Range	\$125 - \$375 each	N/A
Water Elements (Blob, Iceberg, Water Trampolines, etc.)	\$50- \$150 per unit	N/A
Girl Scout Council General Liability Broadening Endorsement - 141729		
Charge 3% of the GL premium subject to a Minimum Premium: \$500.00		
Camper Accident Medical Credit		
Apply 5% credit to the GL premium when the insured has purchased no less than \$2,500 primary camper accident medical coverage		

FRATERNAL ORGANIZATIONS PROGRAM

EXPOSURE: Not-For-Profit Fraternal Order membership, offices, activities at non-owned/operated facilities, food service, public service, education, research, fundraisers, events for members, leasing of premises to non-members and additional insureds.

Standard Coverage Offered:

LIMITS:	\$2,000,000	General Aggregate Limit
	\$2,000,000	Products-Completed Operations Aggregate Limit
	\$1,000,000	Personal and Advertising Injury Limit
	\$1,000,000	Each Occurrence Limit
	\$ 300,000	Damage to Premise Rented to You Limit
	\$ 5,000	Premises Medical Payments

Minimum Writing Premium: \$500 regardless of policy limit or policy term. This minimum applies to the CGL policy and does not include any premium from the liquor liability rating. See next section for liquor liability rating.

Minimum Earned Premium: \$500 or 20%, whichever is greater

RATES: LCMs do not apply. Not including auxiliary members. No Deductible applies.

RATING BASIS—MEMBERSHIP		RATE
Low Rate:	DE, ID, IA, NE, NH, NC, SD, UT, VT, WY	\$1.61 - \$4.83
Base Rate:	AK, AZ, CO, CT, DC, GA, HI, IN, KS, KY, ME, MD, MA, MI, MN, MT, NV, NJ, NY, ND, OH, OK, OR, PA, RI, SC, TN, TX, VA, WA, WI	\$1.77 – \$5.31
High Rate:	AL, AR, CA, FL, IL, LA, MS, MO, NM, WV	\$1.95 – \$5.84

Total Liquor Liability Exclusion—141700

Apply 1% credit to the estimated annual General Liability Premium to exclude all liquor liability

FRATERNAL ORGANIZATIONS PROGRAM - LIQUOR LIABILITY RATING

LCMs do not apply. No deductibles are contemplated in the rates. The below rates are based on limits of \$1,000,000 Each Common Cause and \$2,000,000 Aggregate.

The following rates are applicable based on ISO Hazard Grade for the location state:

	Class 70412 - Rates Per Member (not including auxiliary members)	Minimum Premium
ISO Hazard Grade "0" states	\$2.28	\$500
ISO Hazard Grade "1" through "5" states	\$3.85	\$500
ISO Hazard Grade "6" through "9" states	\$5.42	\$500
ISO Hazard Grade "10" states	\$7.00	\$500

OTHER LIQUOR RATING CHARGES	RATE	MINIMUM
Serving Alcohol at Non-Member Events held onsite	+25% of the Liquor Rate	N/A
Alcohol sales exceed 75% of the combined total food and alcohol sales	+25% of the Liquor Rate	N/A

**SPORTS AND LEISURE PROGRAM
COMMERCIAL GENERAL LIABILITY
EXPERIENCE AND SCHEDULE RATING PLAN**

2. ELIGIBILITY

E. Eligibility for Experience Rating

Risks written within this Sports & Leisure Program will not be eligible for the ISO Experience Rating Plan, unless the risk is written using strictly ISO rates, ISO rules and ISO forms.

F. Eligibility for Schedule Rating

Each policy written under this program is eligible for the Schedule Rating Plan if the policy includes at least \$500 in annual premium. Schedule Rating will not be permitted if the resulting premium would be less than the policy writing minimum premium contained in Division Six Commercial General Liability rule pages.

**SPORTS AND LEISURE PROGRAM
COMMERCIAL LINES MANUAL
DIVISION NINE – COMMERCIAL PACKAGE POLICY
MULTISTATE RULES
EXCEPTION**

1. APPLICATION OF THIS DIVISION

Paragraph **G**. Package Modification Factors is deleted and replaced with the following:

- G**. When the Property Coverage Part is written with the Commercial General Liability Coverage Part, we will apply a 5% credit to the Property premium only.

6. PACKAGE MODIFICATION ASSIGNMENT

For purposes of risk class assignment, all risks in the Sports and Leisure Program will be categorized as **8. Services Risks**.

7. PACKAGE MODIFICATION FACTORS

The following paragraph is added to this section:

PREFERRED SAFETY CREDIT - LEISURE PROGRAMS

This credit applies to the Camps and Girl Scout Councils segments of the Leisure Programs book only if seventy percent (70%) of the employees pass the applicable online training of required activities. The 5% credit applies to Property & General Liability premium.