# Division Six – General Liability

## Ski Program Rule Page New York

Below is a series of General Liability forms unique to the Ski industry that is not currently available from ISO. Each of these forms modify the current edition of ISO CG0001 Commercial General Liability Coverage Form.

## Mandatory Endorsements

**Ski Operations**

**Ski Operations General Liability Enhancement Endorsement - New York - 106354**

This endorsement broadens coverage for Ski Operations. It provides an exception to the pollution exclusion for bodily injury or property damage arising out of the perils of explosion, fire, smoke or fumes, heat, lightning, windstorm, vandalism or malicious mischief, collision or overturning of an “auto” or “mobile equipment”. The form provides limited care, custody or control coverage subject to a sub limit and deductible. Supplementary Payments for bail bonds is increased to $2500 and daily expense related to investigation of claims is increased to $350. This form provides coverage for “employees” and “volunteer workers” who are duly trained and licensed as physicians, nurses, physician assistants, paramedics, or emergency medical technicians. This form provides unintentional errors or omissions coverage as well as a Liberalization clause. Certain vehicles common to ski areas such as snow removal equipment are redefined as “mobile equipment” not “autos”. Additionally the form provides limited premises coverage for helicopters. It also expands coverage to include several additional insureds common to ski areas and redefines several limits of insurance.

## Ski Operations General Liability Exclusion Endorsement - 102177

This endorsement modifies the ISO CGL CG0001 by excluding the following: miscellaneous activities such as hang gliding, parachuting, hot air ballooning, bungee cord jumping or use of trampoline without tethers; concerts, shows or events with attendance over 5000 admissions; performers at concerts, shows or events except if BI/PD is caused by the negligence of the insured. Real estate agents or brokers errors or omissions is excluded.

## Ski School (Mandatory if Stand Alone)

**Ski School General Liability Enhancement Endorsement – New York - 106403**

This endorsement broadens coverage for Ski Schools. This form provides limited care, custody and control coverage subject to a sub limit and deductible. Supplementary Payments for bail bonds is increased to $2500 and daily expense related to investigation of claims is increased to

$350. This form broadens the Knowledge of Occurrence Conditions. This form provides unintentional errors or omissions coverage as well as a Liberalization clause. This form includes mental anguish in the definition of “bodily injury”. Discrimination is added under “Personal and advertising injury” Coverage is also expanded to include several additional insureds common to ski schools and redefines several limits of insurance.

## Ski School General Liability Exclusion Endorsement –New York - 106404

This endorsement modifies the ISO CGL CG0001 by excluding the following: miscellaneous activities such as hang gliding, parachuting, hot air ballooning, bungee cord jumping or use of trampoline without tethers; tubing, sledding, tobogganing or lugeing. This form further excludes saddle animals for hire, off season operations, survival camps, overnight lodging of students, guests or members, alpine/Nordic ski equipment sales and rental and ski racing. This form excludes operation, maintenance or use of “mobile equipment” for hire. This form also excludes “bodily injury” or “personal and advertising injury” due to refusal to employ, termination or employment related practices

## Other Mandatory Endorsements

**Ski Program Crisis Response Coverage Extension Endorsement - 102213**

Provides a crisis response service to a crisis event for ski areas

## Exception to Pollution Exclusion - 102175

This form provides limited pollution coverage for several operations unique to ski resorts.

## Optional Endorsements

**Racing and Exhibition Endorsement - 102176**

This form limits coverage for persons practicing or participating in any race, race instruction or exhibition if they do not sign a release.

## Residential Construction Operations Exclusion Endorsement - 102183

This form modifies the ISO CG0001 by specifically excluding “residential construction operations” that might be undertaken by a ski area. This form is attached if there is a known residential construction operation.