

SADLER

SPORTS & RECREATION INSURANCE



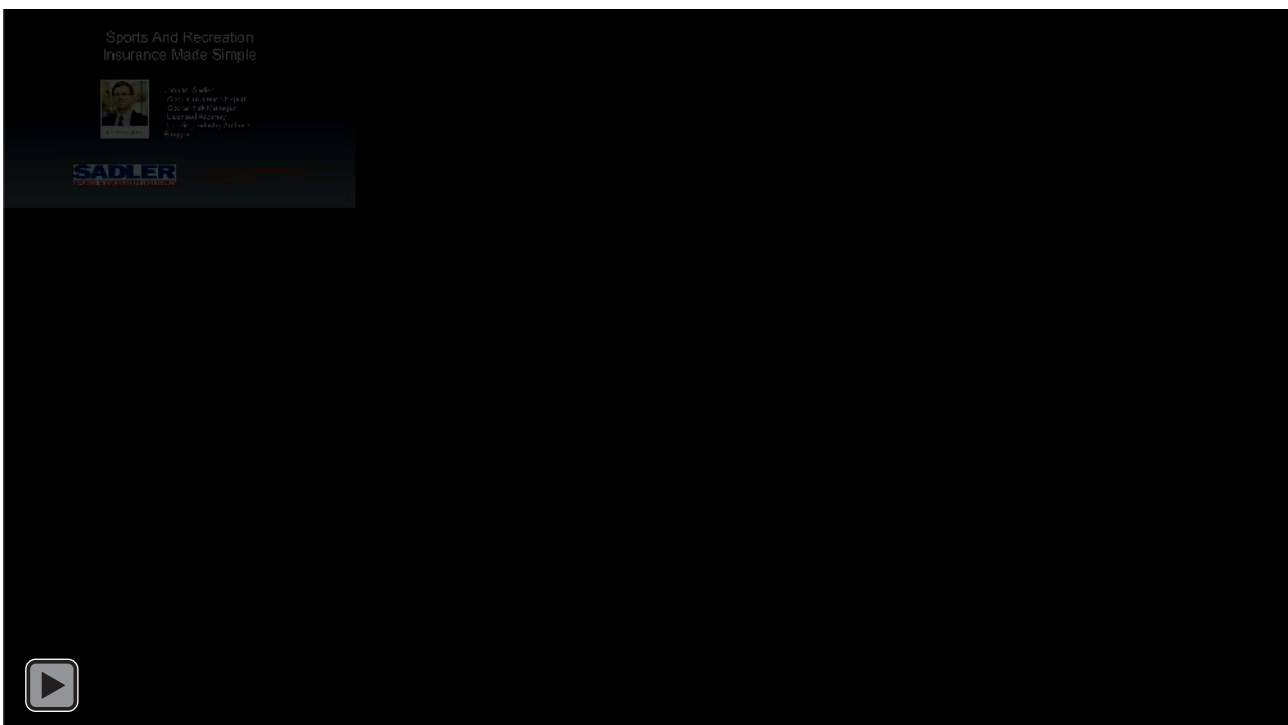
Sports insurance and recreation insurance specialists offering general liability, accident, directors & officers liability, crime, and equipment as well as risk management assistance.



Breakdown

Best in industry programs that offer broad coverages and low prices delivered with astonishing speed and convenience.

Simple applications and most programs allow agent to provide instant online quote/pay/printing of proof of coverage documents and certificates.



Types of Sports & Rec Organizations We Insure

Sports teams / leagues*

Sports camps / clinics*

Sports combines / showcases*

Hosted tournaments*

Sports facilities**

Health clubs*

Gymnastics studio*

Martial arts studio*

Dance studio*

Cheer gym*

Bowling center**

Golf driving range**

Indoor rock climbing**

Miniature golf**

Paintball fields & facilities**

Racquetball facility**

Roller skating rink**

Skateboard park**

Swim club**

Video arcade**



- We insure many different types of facilities that are not on this list.

- * designates programs where agent can get instant online quote/pay/print.

- ** designates programs with 24-48 hour turn around on quote.

Policy Types / Limits Offered

Basis for Premiums

Participant Accident

- Covers medical bills of injured participants on excess basis
- Medical limits from \$10,000 to \$250,000
- Accidental Death & Dismemberment from \$5,000 to \$10,000
- Deductible options from \$0 to \$500.
- Premium charge based on number of participants, sport, and age group.

General Liability

- Covers certain lawsuits alleging bodily injury, property damage, or personal/advertising injury.
- Most lawsuits arise from bodily injury to participants or spectators.
- Limits from \$1,000,000 to \$5,000,000
- Options for Sex Abuse / Molestation, Non Owned/Hired Auto, 24/7 Premises Liability
- Participant legal liability included
- Premium charge based on number of participants by sport and age group or by revenues.

Directors & Officers Liability

- Covers certain lawsuits alleging discrimination based on race, sex, or handicap; wrongful suspension or termination; and failure to follow own rules or bylaws when making administrative decisions.
- Limit options of \$1,000,000 or \$2,000,000
- Premium charge: \$1,000,000 limit for flat charge of \$300; \$2,000,000 limit for flat charge of \$400.

Crime

- Covers financial loss due to insider embezzlement or theft of equipment and outsider theft of cash.
- \$25,000 limit
- \$200 flat charge per organization.

Equipment

- Covers loss to organization equipment such as sports equipment, field maintenance equipment, concession equipment, fences, scoreboards, bleachers, and small storage sheds.
- Perils insured against include fire, wind, theft, and vandalism.
- \$2.00 rate per \$100 of insured replacement cost value subject to minimum premium of \$250.

Low Minimum Premiums for Accident/General Liability

Sports teams / leagues	\$300
Sports camps / clinics	\$240
Sports combines / showcases	\$300
Tournament hosts	\$430
Sports facilities	\$600
Health clubs	\$470 - 1,650 depending on exposures
Gymnastic studio	\$1,000
Martial arts studio	\$780
Dance studio	\$870
Cheer gym	\$1,000
All others	\$600

*Above figures are minimum premiums, actual premiums may vary depending on number of participants and/or revenues.



Risk Management & Safety Resources Available

Access to simple, volunteer friendly resources to prevent the injury from becoming an insurance claim in the first place. In addition, expert staff is available for consultation to address any questions that you may have.

The following forms, articles, program templates and videos are offered for free (this is just a partial list):

Participant registration forms

Waiver/release-minor

Waiver/release-adult

Emergency information and medical consent

Image release

Articles

Why waivers are worth the paper they are written on

Before you sign the facility lease agreement

Collect certificate of insurance from your vendors

Heat illness avoidance and prevention

Lightning safety

Child abuse / molestation

Types of criminal background checks

Criminal background check vendors

Child abuse/molestation protection program template

Handout for parents

Awareness training for administrators and staff

Concussion / brain injury

Concussion awareness risk management program

State law summary

NAYS concussion training video

CDC resources

General risk management program that keys in on reducing risk in facilities equipment, instruction, supervision, autos, and sports injury care. Word doc template available for easy adoption and customization.