

# Home School Sports Solutions

(800) 456-6624

www.homeschoolsportssolutions.com

## GENERAL LIABILITY

### Schedule of Benefits

Carrier (owned by OneBeacon Insurance)	Employers Fire Insurance Company Rated A (Excellent) by AM Best
---	--

#### Coverage

General Aggregate	\$2,000,000
Products & Completed Ops. Agg	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Fire Damage (Any One Fire)	\$100,000
Medical Payments (Any One Person)	Excluded

	<b>Each Common Cause Limit</b>	<b>Aggregate Limit</b>
Participant Liability	\$1,000,000	\$2,000,000

*Coverage is afforded only if a limit is shown*

#### Deductibles

Bodily Injury (Each Occurrence)	\$0
Property Damage (Each Occurrence)	\$0
Bodily Injury/Property Damage (Each Occurrence)	\$0

# Home School Sports Solutions

(800) 456-6624

www.homeschoolsportssolutions.com

## GENERAL LIABILITY

### General Exclusions

The Policy does not cover any losses caused in whole or in part by, or resulting in whole or in part from, the following:

- Exclusion - Personal and Advertising Injury Liability-Entertainment Industry;
- Exclusion - Fireworks with Exception for concussion of effects, flashpots and smokepots;
- Exclusion - Throwing, Kicking or Projecting of Objects or Persons;
- Amendment - Expected or Intended Injury Exclusion - Assault or Battery;
- Exclusion - Communicable Diseases;
- Exclusion - Medical Payments For Volunteer Workers;
- Limitation Of Coverage To Designated Events;
- Amendment Of Aircraft, Auto Or Watercraft Exclusion - Non-Owned Aircraft;
- Limitation Of Coverage To Designated Products;
- Limited Participant Liability Coverage - Designated Sport of Athletic Contest or Exhibition;
- Limitation - No Stacking of Occurrence Limits of Insurance;
- Recording and Distribution of Material or Information in Violation of Law Exclusion;
- Exclusion - Coverage C Medical Payments;
- Abuse or Molestation Exclusion;
- Employment Related Practices Exclusion;
- Total Pollution Exclusion Endorsement;
- Limited Fungi Or Bacteria Coverage;
- Limited Terrorism Exclusion (Other Than Certified Acts Of Terrorisms); Cap of Losses From Certified Acts Of Terrorism;
- Exclusion Of Punitive Damages Related To A Certified Act of Terrorism;
- Exclusion - Designated Activities .

Bungee Jumping Equipment

Gymnastics Equipment

Rock Climbing Equipment

Rock Climbing Walls

Skin and Scuba Diving Equipment

Sunbeds or any tanning equipment

Bicycle races or events

Bicycle Rallies (Including Races)

Cheerleading Pyramids

Hot Air Balloon Rides

Professional Sporting Activities

Rodeos or Roping Events

Skiing other than Cross Country

Horses or any other animal used for riding purposes or equestrian events or activities

Mechanical Rides designed for person's to ride in or upon;

Motor racing vehicles including but not limited to cars, boats, all terrain vehicles, go karts and snowmobiles

Motorized Sporting Events, Motor Racing including but not limited to; cars, boats, all terrain vehicles or snowmobiles

Tractor Trailer Pulls & Monster Truck Events

Exotic Animals

Hang Gliders

Hot Air Balloons

Bungee Jumping

Rides and Games

Equestrian Sports

Gymnastics

Hang Gliding

Parasailing

Rock Climbing

Skateboard Parks

Skin & Scuba Diving

Sky Diving

Firearms

Parachutes

Toboggans

Trampolines

Adult Sports

Boxing

Hunting

Luge

Polo

Tobogganing

Trampolines

Triathlons

White Water Rafting