

SPORTSMEN'S INSURANCE AGENCY PLAN, INC.

SPORTSMEN'S INSURANCE AGENCY HAS BEEN PROVIDING LIABILITY INSURANCE FOR NON-PROFIT ORGANIZATIONS FOR OVER 30 YEARS. WE PRIDE OURSELVES IN SAME DAY SERVICE FOR ISSUING POLICIES AND ENDORSEMENTS REQUIRED BY OUR CLIENTS.

THE FOLLOWING ARE SOME DEFINITIONS AND EXPLANATIONS OF THE COVERAGES PROVIDED BY OUR LIABILITY POLICY WHICH IS UNDERWRITTEN BY THE HANOVER INSURANCE COMPANY.

LIABILITY: State or quality of being liable. That for which one is liable; one's pecuniary obligations, or debts, collectively.

NEGLIGENCE: Failure to use the care that is required to protect others from unreasonable chance of harm. Negligence may be caused by acts of omission, commission or both.

BODILY INJURY: Means bodily injury, sickness, or disease sustained by a person, including death resulting from any of these at any time.

PROPERTY DAMAGE: Physical injury to tangible property, including all resulting loss of use of that property.

OCCURRENCE: Means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.

AGGREGATE: The overall limits of insurance that will be paid during the specified policy period.

ADDITIONAL INSURED ORGANIZATION MEMBERS: Includes, as an insured, any of your members, but only with respect to their liability for your activities or activities they perform on your behalf.

- This policy is designed to protect the organization and organization members for their negligence if they should cause or contribute to bodily injury and/or property damage to a third party (non-organization member).
- This policy provides coverage for ALL of your organized functions.
- The policy term is for (1) one year and is in force only during organized functions.
- The coverage territory is the United States of America (including its territories and possessions), Puerto Rico and Canada.

POLICY TERMS & CONDITIONS

NON-PROFIT ORGANIZATION ONLY!

THE LIABILITY POLICY PROTECTS THE ORGANIZATION & ORGANIZATION MEMBERS FOR THEIR NEGLIGENCE CAUSING BODILY INJURY AND/OR PROPERTY DAMAGE TO A 3RD PARTY.

COVERAGE TERRITORY: UNITED STATES OF AMERICA (including its territories and possessions), PUERTO RICO AND CANADA.

POLICY TERM: ONE (1) YEAR. (IN FORCE ONLY DURING ORGANIZED FUNCTIONS).

TOTAL PREMIUM IS EARNED 30 DAYS FROM POLICY INCEPTION

You have 30 days in which to review your policy. after such time there will be no return premium.

COVERS THE ORGANIZED ACTIVITIES OF DOG, CAT, PET BIRD, PYGMY GOAT OR RABBIT ORGANIZATIONS.

SOME ORGANIZED ACTIVITIES ARE: FIELD TRIALS, MATCH SHOWS, PICNICS, TRAINING TRIALS, FUN TRIALS, BENCHED & UNBENCHED SHOW ACTIVITIES, SLED DOG RACES, BREED RESCUE, THERAPEUTIC USE IN NURSING HOMES, HOSPITALS, ETC.

OFFICIALS, JUDGES AND COMMITTEE MEMBERS, WHILE ACTING IN THEIR CAPACITY AS SUCH, ARE ALSO PROTECTED FOR THEIR NEGLIGENCE CAUSING BODILY INJURY AND/OR PROPERTY DAMAGE TO A 3RD PARTY.

COMMERCIAL GENERAL LIABILITY INSURANCE POLICY

LIMITS OF LIABILITY AVAILABLE:

COMBINED SINGLE LIMITS - BI/PD

\$500,000 PER OCCURRENCE/\$1,000,000 AGGREGATE

OR

\$1,000,000 PER OCCURRENCE/\$2,000,000 AGGREGATE

DEDUCTIBLE APPLICABLE: "NONE " PRODUCTS & COMPLETED OPERATIONS: INCLUDED

FIRE DAMAGE LEGAL LIABILITY: \$50,000 (each fire)

MEDICAL PAYMENTS: \$5,000 (each person)