

## Insurance Policy Requirements:

**GENERAL LIABILITY** – PROVIDES COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE.

- EX: CAMPER IS INJURED AND PARENTS FILE LAW SUIT AGAINST FRANCHISEE. THE LIABILITY COVERAGE
- PROVIDES DEFENSE COVERAGE (ATTORNEY'S FEES) AND PAYS ANY AWARDS.
- IN ADDITION, THE SCHOOLS, GYMS, AND LOCATIONS WHERE CAMPS TAKE PLACE WILL REQUIRE GENERAL LIABILITY COVERAGE AND MOST LIKELY BE ASKED TO BE NAMED ADDITIONAL INSURED.

**SEXUAL ABUSE & CHILD MOLESTATION** – PROVIDES DEFENSE (ATTORNEY'S FEES) AND PAYS FOR ANY AWARDS.

- EX. CAMPER CLAIMS A COUNSELOR/COACH TOUCHED THEM INAPPROPRIATELY OR MADE THEM FEEL UNCOMFORTABLE.
- IN OUR AGENCY'S EYES THIS IS A NECESSITY TO HAVE WHEN RISKS ARE DEALING WITH CHILDREN.
- IN ADDITION, WE HAVE SEEN THIS BE A REQUIREMENT FOR SOME CERTIFICATE HOLDERS.

**EXCESS LIABILITY** – PROVIDES COVERAGE OVER AND ABOVE THE UNDERLYING GENERAL LIABILITY COVERAGE.

- EX. CAMPER SUFFERS BODILY INJURY AND THE GENERAL LIABILITY LIMIT IS EXHAUSTED.
- THE EXCESS LIABILITY GOES OVER THE EXHAUSTED LIMIT.

**WORKERS COMPENSATION** – REQUIRED IN EVERY STATE. PROVIDES WAGES & MEDICAL BENEFITS FOR EMPLOYEES INJURED WHILE WORKING.

- EX. COUNSELOR BREAKS AN ARM WHILE WORKING. WORKERS COMPENSATION COVERAGE WILL PAY FOR MEDICAL COSTS STARTING AT DOLLAR ONE.
- WILL ALSO PROVIDE A PERCENTAGE OF THAT EMPLOYEE'S WAGE'S WHILE HE/SHE IS UNABLE TO WORK.
- THIS IS A REQUIREMENT ON MOST IF NOT ALL OF THE REQUESTS WE SEE FROM CERTIFICATE HOLDERS.

**ACCIDENT MEDICAL** – PROVIDES MEDICAL BENEFITS TO CAMPERS WHO ARE INJURED WHILE ATTENDING CAMP.

- PENDING THE POLICY LANGUAGE, MEDICAL PAYMENTS COVERAGE ON THE GENERAL LIABILITY COVERAGE OFTEN EXCLUDES MEDICAL PAYMENTS.

## Insurance Coverage Details:

- Insurance

- We require that your insurance must be in effect at all times:

<b><u>Policy Type:</u></b>	Commercial Package	
<b><u>Term:</u></b>	12 Months	
<b><u>Policy Limits:</u></b>	General Liability Aggregate Limit:	\$2,000,000
	Products/Completed Operations Aggregate Limit:	\$2,000,000
	Personal and Advertising Injury Limit	\$2,000,000
	Each Occurrence Limit	\$1,000,000
	Sexual or Physical Abuse or Molestation	Vicarious Liability
	Aggregate Limit	\$200,000
	Each Abuse Conduct Limit	\$100,000
	Medical Expense Limit (Any One Person)	\$5,000

**Workers' Compensation:** Statutory (with All States Broad Form)

- All policies of insurance must require a thirty-day notice of cancellation to us including notice of non-payment of premiums.
- You must name us as an additional insured and forward Certificates of Insurance to us within seven days of procuring the insurance.
- If you rent space and your lease requires coverage at an amount different from that listed above, you must obtain coverage in whichever amount is higher.
- The insurance must be in effect before the franchise begins operation and continue in effect, uninterrupted.