

PROFESSIONAL SKATERS ASSOCIATION - COACHES PROGRAM GENERAL LIABILITY INSURANCE SUMMARY

Effective 7/1/2016-2017



Named Insureds

Member coaches of the Professional Skaters Association who have paid a premium and been endorsed to the policy.

Covered Activities

Figure skating related instructions such as strength and harness training, conditioning, ballet/modern/jazz dance, in-line skating, plyometrics, power/speed skating and/or power hockey by member instructors of the PSA.

Coverage Summary

General Liability: This coverage protects against claims arising from alleged bodily injury, personal injury or property damage liability. Coverage payments can include judgments, attorney fees, court costs, or other related expenses.

Premises / Operations: This coverage is used to insure against claims arising out of maintenance or use of premises including operations that are in progress.

General Liability Limits

Each Occurrence - Bodily Injury and Property Damage:	\$1,000,000
General Aggregate – PER COACH:	\$5,000,000
Products and Completed Operations Aggregate:	\$5,000,000
Personal and Advertising Injury Limit:	\$1,000,000
Damage to Premises Rented to You:	\$1,000,000
Participant Legal Liability:	\$1,000,000
Medical Expense (any one person):	EXCLUDED
Abuse and Molestation – Each Occurrence:	\$1,000,000
Abuse and Molestation – Aggregate:	\$2,000,000

Notable Endorsements

- Additional Insured – Owners and/or Lessors of Premises, Sponsors and Co-Promoters (others by request and endorsement, subject to underwriting approval)
- Aggregate per Insured (Coach)
- Sexual Abuse & Molestation Coverage Included*
- Participant Legal Liability Included - Player vs. Player Exclusion
- Exclusion – Medical Payments
- Exclusion - Employment-Related Practices
- Worldwide Coverage Endorsement: Included (see conditions)
- Exclusion – Designated Operations: *Non USA-based instructors/instruction & Office Premises Liability*
- Professional Liability – Sports/Fitness Instructors: Included
- Limitation of Coverage to Designated Premises or Project:
Figure skating related instructions such as strength and harness training, conditioning, ballet/modern/jazz dance, in-line skating, plyometrics, power/speed skating and/or power hockey by member instructors of the PSA
- Exclusion – Fireworks
- Exclusion – Airport and Aircraft, Hot Air Balloon, Motorized Vehicles, Watercraft and Powerboat
- Exclusion – Amusement Devices, Dunk Tanks, Haunted Houses, Rodeos, Bungee Operations and Concerts
- Exclusion – Asbestos; Nuclear Energy Liability; War Liability; Pollution with Hostile Fire Exception; Mold, Mildew, Fungi and Bacteria; Silica or Related Dust; Lead;
- Exclusion - Violations of Communication
- Exclusion – Bodily Injury to Employees

*Sexual Abuse and Molestation Coverage is subject to certain underwriting requirements. For inquiries regarding these coverage provisions, please contact esix@esixglobal.com.

Underwriting Company

National Casualty Company
Rated "A+", XV" by A.M. Best Company

How to Purchase Coverage

- Go to <http://www.esixglobal.com/psa> and click the "Purchase Coverage" link.
- Complete the online application questionnaire and click "Save and Continue"
- The system will ask if you are a current ESIX customer – please select the appropriate response. If you are an existing customer enter your username (*typically your email address*) and your password.
- Please enter all of your contact information.
- **Be sure to save your username and password for future certificate requests.**
- Continue through the checkout process and proceed to the payment section. **Payment can only be made using a VISA or MasterCard debit or credit card.**
- Once payment has been received, the system will then prompt you to print and/or download a copy of your certificate of insurance (proof of insurance coverage).
- The system will also send a confirmation email to the email address on file for your records.
- Congratulations! You're done!

How to Request a Certificate of Insurance

Certificates of insurance can be generated by completing the following steps:

- Visit the insurance webpage: <http://www.esixglobal.com/psa>
- Please click 'LOGIN' from the main menu and enter your email address and password.
- Once logged in, you will be on the 'Dashboard' screen. Scroll to the bottom of the page.
- You will see a "NEW CERTIFICATE" button located at the bottom of the screen, click this button.
- On the next screen, select the policy from the drop down menu.
- Select the type of coverage which needs to be shown on the certificate (Evidence of Coverage or Additional Insured) *Many facilities require additional insured status.*
- Enter the third party's name and address in the certificate holder field and click 'Save'. (*Your name will automatically appear on the top left corner of the certificate as a Named Insured.*)
- The system will then take you back to the Dashboard screen where you will see your certificate listed.
- To the right of the certificate holder name, click the printer icon to download/print your certificate as needed.

How to File a General Liability Claim

When an injury, property damage or other accident occurs, an Incident Report Form should be completed and submitted to:

K&K Insurance
1712 Magnavox Way / P.O. Box 2338
Fort Wayne, IN 46801
Phone: 800-237-2917 / Fax: 312-381-9079
Email: KK.Claims@kandkinsurance.com

If you are aware of an incident that may give rise to a liability claim under this policy or if you receive a legal summons or a letter from an attorney as a result of such an incident, please report this information immediately.

****Please keep a copy of all documentation and claim related information on file for claims handling purposes****

The information contained in this summary is intended to serve only as an outline for general understanding of your insurance and should not be construed as a legal interpretation of the insurance policies written. Reference should be made to the respective policies for complete details including terms, conditions, limitations and exclusions of coverage.



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