

NATIONAL ARCHERY ASSOCIATION OF THE UNITED STATES

LIABILITY INSURANCE PROGRAM (Includes Coach's Liability)

INSURANCE CARRIER: Philadelphia Indemnity Insurance

POLICY FORM: CG 00 01

POLICY TERM: January 15 to January 15

COVERED ACTIVITIES: Archery-related activities sponsored and supervised by a Member Club (including instruction, practices, competitions, and demonstrations). Coaches covered activities are while acting in their capacity as member Coaches of the National Archery Association of the US (USA Archery) and during sanctioned and non-sanctioned USA Archery member club competitions or practices.

LIMITS OF INSURANCE:

General Liability-Each Occurrence - \$1,000,000\*

Aggregate Limit-\$3,000,000 (Other than Products/Completed Operations)

Products/Completed Operations Aggregate - \$3,000,000

Personal & Advertising Injury - \$1,000,000

Fire Damage Limit - \$100,000

Medical Expense Limit - Excluded

Abuse/Molestation-\$1,000,000

Excess Liability - \$2,000,000

\*Includes Participant Legal Liability Coverage

Description of Coverage:

The General Liability Insurance Program provides commercial general liability insurance coverage for liability imposed by law, up to the policy limit. The liability must stem from an occurrence, which results in Bodily Injury to members of the public, or damage to their property. The Company will provide defense even if the allegations of the suit are groundless, false or fraudulent.

Liability protection is provided by this policy for your member club's sponsored and supervised activities. Liability protection extends to the premises or facilities only while club members are participating in sponsored functions.

If your member club owns the premises or facilities, or if they are contractually responsible for the property on a 24-hour basis according to the terms of their lease, then they will need to purchase a separate insurance policy. This separate policy will provide liability coverage to their facility on a 24-hour basis.

The above is a general summary of the benefits provided. It is not meant to be a complete explanation of all the provisions of the policy or the specific benefits. No coverage is extended and no representations are made by the policy.

The coverage is broadened by the following extensions:

- 1. Contractual Liability covers legal liability for Bodily Injury or Property Damage arising from certain written contracts relating to your usual operation. USA Archery should review all contracts prior to being signed.
- 2. Participant Legal Liability protects against suits brought by Participants in covered activities. Participants include archers, coaches, team leaders, managers, staff members, team workers, and game officials who have been granted proper authorization to enter any restricted area(s) both during practices for or while participating in any competition or exhibition sponsored and/or sanctioned by a Named Insured.
- 3. Personal Advertising Injury covers your legal obligations for injury to others from: a) drug testing [in conjunction with the "United States Olympic Committee Doping Program"]; b) false arrest, detention, imprisonment or malicious prosecution; c) libel, slander, defamation or violation of right of privacy; d) wrongful entry or eviction or other invasion of right of private occupation.
- 4. Host Liquor Liability provides coverage for damage arising out of the providing (not selling) of alcoholic beverages by or on behalf of the insured during a covered activity.
- 5. Fire Legal Liability provides Property Damage Liability Insurance of \$100,000 for losses arising out of fire to real property rented to or temporarily occupied by the Named Insured with the permission of the owner. This does NOT take the place of property insurance.
- 7. Limited Worldwide Liability extends the policy territory to anywhere in the world provided the original suit for damage is brought within the U.S., its territories or possessions, or Canada.
- 8. Additional Persons Insured broadens the Named Insured to include employees and volunteers of the Insured while acting within the scope of their duties.
- 9. Medical Payments - Exempt

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Policy Exclusions/Restrictions \*

- 1. Bodily Injury or Property Damage expected or intended from the standpoint of the Insured (deliberate acts to injure/damage).
- 2. Bodily Injury or Property Damage arising out of ownership, maintenance, use or entrustment to others of any auto. (Auto coverage should be provided by the owner's automobile policy. If the auto is rented, it would be necessary to purchase the additional insurance provided by the rental agency; to have previously put a rider on your personal auto policy; or to put the rental car on a type of credit card which automatically provides the user with the necessary insurance).
- 3. The policy does not apply to any event/activity, workout or organized practice except when scheduled under the direct physical supervision of a coach or staff member approved by the Named Insured.
- 4. Property Damage to property in the care, custody or control of, owned by, rented to or leased to an insured.
- 5. Product Liability is excluded for sale of equipment manufactured by you or others to your design specifications.
- 6. Drug testing shall be covered, but only if the testing program is conducted strictly in accordance with the "United States Olympic Committee Doping Control Program" policies and procedures.
- 7. All asbestos-related claims are excluded.
- 8. WAIVERS are required to be signed by all participants.
- 9. Pollution-related claims are excluded.

## SPORTS ACCIDENT INSURANCE PROGRAM

INSURANCE CARRIER: Markel Insurance Company

PROGRAM ADMINISTRATOR: Health Special Risk

POLICY TERM: January 15 to January 15

NAMED INSURED: National Archery Association

COVERED ACTIVITIES: Injuries sustained as a result of archery-related accidents by members, including practices and competitions.

Limits of Insurance:

Excess Accident Medical Maximum-\$25,000

Excess Deductible- \$250

Dental Expense-\$250

Medical Expense Maximum-\$250,000

## Benefit Period-2 Years

### Definitions:

- 1. Accident Medical Expense: When a covered injury to an Insured requires treatment by a legally qualified physician, care given by a graduate nurse; confinement in a hospital; ambulance service to and from the hospital; and services and supplies ordered by a physician; the Company will pay the usual and reasonable expenses incurred on a Primary Excess or Full Excess basis (see below), less the deductible selected, up to the policy maximum. The first expense must be incurred within 90 days of a covered accident. To be covered, any further expense must be incurred within 2 Years of the date of injury. Benefits for injury to sound natural teeth are subject to the \$250 Maximum Dental Limit, which is included in the overall policy maximum for medical expense.
- 2. Full Excess: The Company will pay the covered expenses incurred, which are in excess of those paid or payable to another Plan Providing Medical Expense Benefits to the maximum selected. Deductibles (if any) must be satisfied before benefits are paid.
- 3. Plan Providing Medical Expense Benefits means any group type policy, contract or other arrangement for benefits or services for medical or dental care or treatment.
- 4. Accidental Dismemberment: If covered injury results in loss of limb(s) or sight, the Company will pay the benefit shown below.

The percentage shown is applied to the Accidental Dismemberment Benefit.

For loss of:

Two Members 100%

One Member 50%

- 5. "Member" means hand or foot or sight of eye. Loss of hand or foot means complete severance through or above the wrist or ankle joint, with regard to sight, the entire and irrecoverable loss of sight.
- 6. Only one benefit, the largest to which the insured is entitled, will be paid for all losses that result from anyone accident. Injury must result in loss within 365 days of the Accident.
- 7. Accidental Death: The Company will pay the Accidental Death Benefit when a covered injury results in the Insured's death. Death must occur within 365 days after the accident occurs. If dismemberment benefits have been paid for a loss resulting from the same accident, the Accidental Death Benefit will not be payable.

### Policy Exclusions/Restrictions \*

- 1. Dental treatment, except as a result of injury to sound, natural teeth.
- 2. Services or treatment rendered by a Doctor, nurse or any other person employed or retained by the Applicant; services or treatment rendered by a Doctor or nurse who is the Insured or a member of his /her immediate family.

- 3. War or any act of war.
- 4. Replacement of eyeglasses or eye examinations for the correction of vision or fitting of glasses.
- 5. Any intentionally self-inflicted injury.
- 6. Injury for which the Insured is covered under Workers' Compensation or similar law.
- 7. The Insured's part in committing or attempt to commit a felony; or as the result of the Insured's involvement in an illegal occupation.
- 8. That part of medical expenses for which mandatory automobile no-fault benefits are due.
- 9. Charges, which are not usual and reasonable for services in the geographical area where performed.
- 10. Sickness or disease.

\*This is not intended as a comprehensive list of exclusions. Other exclusions may apply.