

Effective May 1, 2026

SUMMARY OF INSURANCE

Coverage depends on the actual facts of each case and the terms conditions and exclusions of the policy. For a complete description of the scope and limitations of coverage, you may request a copy of the policy from the Optimist headquarters.

Attention Canadian Clubs: Please contact 1-800-363-7151 for information on Insurance for Optimist Canada.

Named Insureds: Optimist International, Inc., Optimist International Foundation, Optimist Districts and Optimist Clubs, Member Club Foundations, Optimist Collegiate Clubs, Youth Clubs (including Junior Optimist and Octagon), Optimist International Youth Program Foundation, Inc., Corporate Partner and Optimist Clubs, and their individual Club Members.

GENERAL LIABILITY INSURANCE (U.S. Only)

Policy Term:	Policy Number:	Carrier:	Limits of Liability:	Type of Coverage:
May 1, 2026 – May 1, 2027	PHPK2679423	Philadelphia Indemnity Insurance Co.	\$1,000,000 (US)	Per Occurrence
			\$2,000,000 (US)	Products/Completed Operations
			\$2,000,000 (US)	General Aggregate
			\$1,000,000 (US)	Personal & Advertising Injury
			\$100,000 (US)	Premises Rented to You

MAJOR EXCLUSIONS TO GENERAL LIABILITY POLICY

- All Sports Participants and Coaches
- Medical Payments
- Any premises owned in the name of any Optimist Club, subsidiary entity or Extended Named Insureds. (See Q&A section for more details.)
- Motorized activity, including aircraft or watercraft.
- Shooting/Firearms
- All Professional Services
- Asbestos, Silica, Lead, Fungi and Bacteria
- Igniting or Discharging of Fireworks
- Workers Compensation or Employers Liability
- Rodeo
- Animals (other than house pets)
- Absolute Cyber Liability & Electronics
- Political Rallies
- Communicable Disease Exclusion
- Adoption and Foster Care Operations
- Operation or maintenance of any mechanically operated amusement devices (including dunk tanks and inflatables).
- Nuclear Energy Liability
- Personal & Advertising Injury (Athletic League Rules & Regulations)
- Pollution

HIRED AND NON-OWNED AUTOMOBILE LIABILITY (US DIRECTORS AND OFFICERS ONLY)

Policy Term:	Policy Number:	Carrier:	Limit of Liability:	Type of Coverage
May 1, 2026 – May 1, 2027	PHPK2679423	Philadelphia Indemnity Insurance Co.	\$1,000,000 (US) Combined Single Limit	Commercial Auto

MAJOR EXCLUSIONS TO HIRED & NON-OWNED AUTO LIABILITY

- Autos owned in the name of Optimist Clubs or Foundations (US Only)
- Pollution
- Designated Products

ABUSE AND MOLESTATION LIABILITY (US ONLY)

Policy Term:	Policy Number:	Carrier:	Limit of Liability	Type of Coverage
May 1, 2026 - May 1, 2027	PHPK2679423	Philadelphia Indemnity Insurance Co.	\$100,000 (US)	Per Occurrence
			\$300,000 (US)	General Aggregate

HOW TO REPORT A CLAIM - GENERAL LIABILITY & ABUSE & MOLESTATION LIABILITY INSURANCE (U.S. Only)

All claims, incidents or notices of a loss regardless of severity or location must be reported to Philadelphia Insurance Company as soon as the Club is made aware. Any delay could result in denial of the claim.

Online: www.phly.com (click on Claim Center, then Report a PHLI Claim)

Email: claimsreport@phly.com

Phone#: 1-800-765-9749

Fax#: 1-800-685-9238

UMBRELLA LIABILITY INSURANCE (US ONLY)

Policy Term:	Policy Number:	Carrier:	Limit of Liability:	Type of Coverage:
May 1,2026 – May 1,2027	PHUB908992-015	Philadelphia Indemnity Insurance Co.	\$1,000,000 (US)	Liability Coverage Per Occurrence
			\$1,000,000 (US)	General Aggregate

*NOTE: This policy covers only those entities insured by the underlying Philadelphia Indemnity Insurance Company Policy.

MAJOR EXCLUSIONS TO UMBRELLA LIABILITY POLICY

**All Exclusions on the Philadelphia Indemnity Insurance Company General Liability policy;
All Automobile Liability, Foreign Liability and Professional Liability, including:**

- Directors and Officers Liability
- All Athletic Participants and Officials
- Abuse or Molestation
- Absolute Liquor Liability
- Absolute Cyber Liability & Electronics
- Absolute Communicable Disease
- Certified Acts of Terrorism
- Automobile Liability
- ERISA and Employers Liability
- Employee Benefits Liability
- Pollution, Silica, Lead, Fungus, Bacteria Asbestos
- Aircraft or Watercraft
- Professional Liability
- Personal & Advertising Injury
- Adoption and Foster Care Operations

EXCESS LIABILITY INSURANCE (US ONLY)

Policy Term:	Policy Number:	Carrier:	Limit of Liability:	Type of Coverage:
May 1,2026 – May 1,2027	AR6463952	Colony Insurance Company	\$5,000,000 (US)	Liability Coverage Per Occurrence
			\$5,000,000 (US)	General Aggregate

*NOTE: This policy covers only those entities insured by the underlying Philadelphia Indemnity Insurance Company Policy.

MAJOR EXCLUSIONS TO EXCESS LIABILITY POLICY

**All Exclusions on the Philadelphia Indemnity Insurance Company General Liability policy;
All Automobile Liability, Foreign Liability and Professional Liability, including:**

- Communicable Disease Exclusion
- Specified Exposure: Professional Liability
Sports Participants
- Abuse or Molestation
- Amusement Devices
- Assault or Battery
- Discrimination
- Firearms or Ammunition
- Fireworks
- Any premises owned
- Political Rallies
- Punitive Damages
- Professional Services
- Terrorism
- Water Activities
- Watercraft

FOREIGN GENERAL LIABILITY INSURANCE (OUTSIDE U.S. & CANADA)

Policy Term:	Policy Number:	Carrier:	Limit of Liability:	Type of Coverage
May 1, 2025 – May 1, 2028	PHFD38424336 005	CHUBB International Advantage	\$1,000,000	Each Occurrence
			\$1,000,000	Personal & Advertising Injury
			\$2,000,000	Aggregate Limit - Products/Completed Operations
			\$1,000,000	Premises Damage Limit
			\$1,000,000	Employee Benefits Liability
			\$ 25,000	Medical Expense

NOTE: This policy covers authorized Clubs outside the US & Canada.

COVERAGE HIGHLIGHTS

COVERAGE: Commercial General Liability (excess & DIC over valid & collectible primary insurance)

- Products/completed operations
- Defense & Supplementary Costs
- Personal & Advertising Injury
- Worldwide Coverage & Jurisdictions (excludes USA)
- Contingent Auto Coverage not subject to policy aggregate

MAJOR EXCLUSIONS TO FOREIGN GENERAL LIABILITY

- Professional Services (broad form)
- Communicable Disease
- Nuclear Power-related Coverage
- Contractual Sole Negligence
- Aircraft Liability
- Workers Compensation
- Athletic or Sport Participants
- Employment Related Practices
- War or Terrorism
- Non-owned & Hired Auto Liability to persons under the age of 18
- Asbestos
- Abuse or Molestation

HOW TO REPORT A CLAIM - FOREIGN GENERAL LIABILITY INSURANCE (OUTSIDE U.S. & CANADA)

All claims, incidents or notices of a loss regardless of severity or location must be reported to Chubb as soon as the Club is made aware. Any delay could result in denial of the claim.

Email: ChubbClaimsFirstNotice@chubb.com

Phone#: 1-800-433-0385 (business hours) or 1-800-523-9254 (outside of business hours)

Fax#: 1-877-395-0131

Mail: Chubb North American Claims
P.O. Box 5122
Scranton, PA 18505-0554

For more specific information, please contact: AMBA (Association Member Benefits Advisors)
P.O. Box 14542, Des Moines, Iowa, 50306, USA, Telephone 1-800-503-9227 (U.S. Clubs) or FAX (515) 365-3005