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 PHLY 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 U.S. POLICIES

The scenarios summarized below are offered only as examples. 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.

Liquor

Q. What is Liquor Legal Liability?
A. Liquor Legal Liability provides coverage for Bodily Injury or Property damage for which you may become legally liable as the result of contributing to a person's intoxication. This type of coverage is available on a separate policy for those "in the business of manufacturing, selling, serving or furnishing alcoholic beverages" for a fee or in some cases if a license is required for the activity. This is not covered by the Commercial General Liability (CGL)

Q. **Does this policy cover the sale of alcoholic beverages?**
A. In a limited sense, yes; see response to the question below.

Q. **What is host liquor liability?**
A. The CGL policy provides host liquor liability for those businesses that are not "in the business of manufacturing, selling, serving or furnishing alcoholic beverages." It provides protection against bodily injury and property damage suits brought by parties injured as the result of an intoxicated guest who was served alcohol at an event your Club sponsored. We recommend checking with your local government official to determine if host liquor coverage is adequate for your event. If Liquor Legal Liability is needed for your event, please contact our business partner, Special Markets Insurance Consultants, Inc. at 1-800-727-7642 for a Special Event quote.

Automobile

Q. **Is there liability coverage for automobiles (including buses and trailers) hired by, rented by or loaned to the Optimist organization?**
A. Yes. There is coverage for Optimist Club Officers and Directors when they hire a car or use their personal vehicle for club business.

Q. **Is there physical damage coverage for hired or non-owned autos?**
A. No, this is liability coverage only.

Q**. Is this an Accident/Medical policy?**
A. No, this policy only covers bodily injury as a result of negligence. We offer affordable club accident medical insurance coverage on our website at www.oiclubinsurance.com. If you have questions about the accident/medical coverage, please contact our business partner, Special Markets Insurance Consultants, Inc. at 1-800-727-7642.

Q. **Our Club owns a refreshment trailer from which we sell food and beverages at fairs, carnivals, picnics or other functions. Does our policy cover this?**
A. The policy could cover the sale of the food or beverages under the product liability coverage, but the policy affords no coverage for the trailer itself.

Property

Q. **Is there coverage for Optimist owned property**?
A No

Examples of types of events that may or may not be covered

Q. **If our club contracts with others to conduct a special event, does this policy cover us?**
A. Yes, subject to the terms and conditions of the policy. Professional show participants are not covered. It is strongly suggested, but not required, that the Optimist Club request Additional Insured status on the policies from those that you contract with.

Q. **If an Optimist Club hires an outside vendor to provide professional services for an Optimist event, will the Optimist policy extend coverage to the vendor?**
A. No, the vendor should have their own coverage in place. It is recommended that prior to the event taking place, the Club request a proof of coverage from the vendor with the Club listed as an Additional Insured on the vendor's Certificate of Insurance.

Q**. Is my club covered for sponsoring or organizing an athletic team or league, such as Tri-Star program, Baseball, Football, Hockey, etc.?**
A. Yes, you may be covered for liability related to these athletic activities/leagues as long as they fall within your clubs normal operations. Coverage is excluded for participants and therefore, would not be provided to any direct injury to any participant or coach of these events.

Q. **My club is co-sponsoring an event, is my club covered for such an event?**
A. Yes, if your club is found legally liable for damage. The general liability coverage applied to Optimist sponsored and directly controlled activities. It is recommended that your club confirm that the other sponsoring organization(s) have appropriate coverage prior to the start of the event.

Q. **What about Optimist sponsored float trips?**
A. Subject to all exclusions, terms and conditions, there may be coverage if the club does not own the watercraft, it is less than 26ft in length and there is no charge for transporting people or property.

Q**. If my club owns a BMX track, a clubhouse or any other type of property, does this policy provide coverage for these locations?**
A. No, any property owned by the Optimist club is excluded from this policy. The club would need to obtain its own premises liability coverage for this location. This policy may cover any Optimist sponsored events on the owned property.

General Coverages

Q. **Is there medical payments coverage for an accident at an Optimist sponsored event regardless of negligence?**
A. No, medical payments are excluded from this policy, HOWEVER, any injury should be promptly reported so there is advance notice should it turn into a suit later. We do offer affordable club accident medical insurance coverage on our website at www.oiclubinsurance.com.

Q. **Is an injury to a non-member caused by an Optimist member assisting on an Optimist project covered?**
A. Yes, there may be coverage if there is legal liability resulting from the negligence by the club or the club member.

Q. **Does this policy provide products liability coverage?**
A. Yes

Q. **Are workers compensation benefits provided?**
A. No

Q. **Does this policy cover participants of events such as racing, speed, or demolition contest, etc.?**
A. No, all losses related to autos are excluded.

Q. **Is there protection if an event is cancelled?**
A. No, not on the General Liability policy. However, AMBA offers event cancellation insurance. Please contact our office at 1-877-451-4003.