

Effective May 1, 2013

## 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: Marsh no longer writes coverage for your clubs as of May, 2012. 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, 2013 – May 1, 2014	01-LX-000917052	New Hampshire Insurance Co. (AIG)	\$1,000,000 (US)  \$1,000,000 (US)  \$2,000,000 (US)  \$1,000,000 (US)	Per Occurrence  Products/Completed Operations General Aggregate Personal & Advertising Injury

Designated Limit provided to each Club (CG2504)

### MAJOR EXCLUSIONS TO GENERAL LIABILITY POLICY

- Any Premises owned in the name of any Optimist Club, Subsidiary Entity or Extended Named Insureds. (See Q&A section for more details).
- Medical Payments
- Abuse or Molestation
- Motorized activity, including aircraft or watercraft
- All Boxing Activities
- Club Members as sports participants
- Asbestos, Silica, Lead, Fungi, Bacteria
- Igniting or Discharging of Fireworks
- Professional Services including Medical or Counseling
- Operation or Maintenance of any mechanically operated amusement devices, with respect to Carnivals, Circuses or Fairs
- Workers Compensation or Employers Liability
- Pollution

### DIRECTORS & OFFICERS HIRED AND NON-OWNED AUTOMOBILE LIABILITY

Policy Term:	Policy Number:	Carrier:	Limit of Liability:	Type of Coverage
May 1, 2013 – May 1, 2014	01-LX-000917052	New Hampshire Insurance Co. (AIG)	\$1,000,000 (US)	By Endorsement to General Liability  Limited to the Directors & Officers only

### MAJOR EXCLUSIONS TO DIRECTORS & OFFICERS HIRED & NON-OWNED AUTO LIABILITY

Transportation of participants

Autos owned in the name of Optimist Clubs or Foundations (US Only)

**GENERAL LIABILITY AND NON-OWNED AUTOMOBILE LIABILITY INSURANCE (OUTSIDE U.S. & CANADA)**

<b>Policy Term:</b>	<b>Policy Number:</b>	<b>Carrier:</b>	<b>Limit of Liability:</b>	<b>Type of Coverage</b>
May 1, 2013 – May 1, 2016	PHFD38424336001	Ace USA	\$1,000,000 (US)	Each Occurrence
			\$2,000,000 (US)	Aggregate Limit - Products/Completed Operations
			\$1,000,000 (US)	Premises Damage Limit

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

**GENERAL LIABILITY POLICY (OUTSIDE U.S. & CANADA)**

**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 Liability coverage not subject to policy aggregate
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**MAJOR EXCLUSIONS**

Professional Liability Nuclear Power-related Coverage	Contractual Sole Negligence Aircraft Liability	Bodily Injury to Athletic Participants Non-owned & Hired Auto Liability to persons under 18 years of age	Asbestos
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**UMBRELLA PRIME LIABILITY INSURANCE (U.S. ONLY)**

<b>Policy Term:</b>	<b>Policy Number:</b>	<b>Carrier:</b>	<b>Limit of Liability:</b>	<b>Type of Coverage</b>
May 1, 2013 – May 1, 2014	29-UD-005852309	National Union Fire Insurance Company (AIG)	\$10,000,000 (US)	Per Occurrence

\*NOTE: This policy covers only those entities insured by the underlying New Hampshire Insurance Company General Liability Policy

**MAJOR EXCLUSIONS TO UMBRELLA LIABILITY POLICY**

**All Exclusions on the New Hampshire General Liability policy;  
All Automobile Liability, Foreign Liability and Professional Liability, including:**

All Athletic Activities Abuse or Molestation Bungee Jumping Cross Suits	Liquor Legal Liability Racing & Stunting Recreational Vehicles Automobile Liability	E.R.I.S.A. & Employers Liability Pollution, Silica, Lead Paint, Fungus Trampolines & Rebounding Equipment Employee Benefits	Aircraft Products & Grounding D& O Liability Professional Liability Hazards in conjunction with Premises, with sponsored event exception
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For more specific information, please contact: Marsh U.S. Consumer (A Service of Seabury & Smith), P.O. Box 14521, Des Moines, Iowa, 50306, USA, Telephone 1-800-503-9227 (U.S. Clubs) or FAX (847)803-4649.

## TYPICAL QUESTIONS AND ANSWERS 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) policy.
- Q.** Does this policy cover the sale of alcoholic beverages?
- A.** In a limited sense, yes, but see response to 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 Marsh U.S. Consumer at 1-877-451-4003 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 & No. There is coverage for Directors or Officers of the Optimist Clubs and Districts, when they hire a car or use their personal vehicle for Club business. There is no direct coverage for vehicles owned by a Club, its members, or for the transportation of participants.
- Q.** Is there physical damage coverage for hired or non-owned autos?
- A.** No. This is liability coverage only.
- Q.** Are individual Optimist members covered for liability while using their own vehicles at Club activities or while transporting youths?
- A.** There is no coverage for the Club member. However, if the Club were named in a suit, there may be coverage for the Club in excess of the vehicle owner's limit up to \$1,000,000, subject to the policy terms, exclusions, and conditions.

### Bodily Injury

- Q.** Is this an Accident Medical policy?
- A.** No. This policy covers bodily injury as a result of negligence. If your club is interested in obtaining Accident Medical coverage, please contact our office to further discuss.

### General Coverages

- Q.** Is there Medical Payments coverage for an accident at an Optimist sponsored event regardless of negligence?
- A.** No. Medical Payments coverage is not provided by this policy; however, any injury should be promptly reported to YORK so that we have advance notice should it turn into a suit later. See claim reporting procedures below.
- 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 negligence by the Club or Club member.
- Q.** Does this policy provide products liability coverage?
- A.** Yes.
- Q.** Are workers' compensation benefits provided?
- A.** No. Clubs would need to purchase separate policies for this.

- 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.** Products Liability for the sale of food and beverages may be covered but the policy affords no coverage for the refreshment trailer itself.

### Property

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

### Examples of Types of Events that may be Covered or Not Covered

- Q.** If our Club contracts with others to conduct a special event, does this policy protect us?
- A.** Yes, subject to the exclusions and conditions of the policy. Professional show participants are not covered. It is strongly recommended for the Club to request additional insured status on the policies of those you contract with.
- Q.** If an Optimist club hires an outside vendor to provide professional service for an Optimist event will the Optimist policy extend coverage to the vendor?
- A.** No. The vendor should have their own coverage in place, and the Club should request proof of coverage being in place prior to the event.
- Q.** Are athletic events, picnics, parades, pancake days, dances, contests and similar activities covered for claims arising out of injury to the public?
- A.** Yes, subject to the exclusions and conditions of the policy and when there is legal liability resulting from the Optimist club's negligence.
- Q.** Is my Club covered for sponsoring or organizing an athletic league or team, such as Tri-Star Program, baseball, football, hockey, etc.?
- A.** Yes, you may be covered for any athletic activities, except direct injury to any member of an Optimist Club or any boxing events. But, coverage only applies when there is legal liability resulting from negligence of the Optimist club.
- Q.** My Club is co-sponsoring an event. Is my Club covered in such an activity?
- A.** Yes, if your club is found legally liable. The General Liability coverage applies to Optimist sponsored and directly controlled activities. It's recommended that your club confirm the other sponsoring organizations have appropriate coverages.
- 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 26 feet 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 cover those locations?
- A.** No, as a property that is owned by your Club, this location is specifically excluded from coverage by the policy. You must get your own premises liability coverage for this location. However, there may be coverage for Optimist sponsored events at the owned premises. Also, racing of any kind is an excluded activity by the policy.
- Q.** Does this policy cover participants of events such as racing, speed, or demolition contests, etc.?
- A.** No, All loss related to Autos is excluded under this policy.

### Claim Report Procedures

All claims, incidents or notices of a loss regardless of severity or location must be reported to the YORK Claims Intake Center as soon as the Club is made aware. Any delay could result in denial of the claim. The YORK Claims Intake Center is ready to accept new losses and provides four ways for you to submit loss reports:

**Fax:** 973-404-1040

**Telephone:** 866-391-9675

**Email:** [yorkclaimsintake@york-claims.com](mailto:yorkclaimsintake@york-claims.com)

**Mail:** York Claims Services, Inc., Attn: Jenai A. Russell, Manager, 99 Cherry Hill Road, Suite 102, Parsippany, NJ 07054