



New Online Application!

The Premier Insurance Program for Sports Camps & Clinics



Summit America Insurance Services

Why Choose Coaches' Choice?

As a result of our commitment to excellence, coaches nationwide receive the highest level of customer service from dedicated personnel. Additional benefits include:

- Simple Enrollment Procedure
- Low Minimum Premium
- Prompt Turnaround on Certificates of Insurance
- "A" Rated Insurance Carrier
- Visa, MasterCard and American Express Accepted



This brochure is for illustrative purposes only, and is not a contract of insurance. You must refer to the actual policy for complete information regarding coverage terms, conditions, and exclusions, as they may change from one coverage period to the next. You may request a copy of the full policy by submitting a written request to Summit America Insurance Services, LLC.

Please complete the enclosed application and mail with premium to our address below:

Summit America Insurance Services
Attn: Coaches' Choice Program
7400 College Blvd, Suite 100
Overland Park, KS 66210



For more information call: 1.800.955.1991 – Fax: 913-327-0201
Or visit our website at: www.summitamerica-ins.com

Program Coverage

Commercial General Liability

This coverage is designed to pay those sums that the insured camp or clinic becomes legally obligated to pay as damages because of bodily injury or property damage. Coverages and limits are as follows:

General Aggregate Limit	\$3,000,000
Per Occurrence Limit	\$1,000,000
Personal Injury and Advertising Injury Limit	\$1,000,000
Hired Auto & Employers' Non-Ownership Liability Limit (not provided while in Hawaii)	\$1,000,000
Products-Completed Operations Aggregate	\$1,000,000
Legal Liability to Participants	\$1,000,000
Professional Liability	\$1,000,000
Damage to Premises Rented to You	\$ 300,000
Premises Medical Expense (other than participants)	\$ 5,000

Medical Payments for Participants

Coverage is provided to pay medical & dental expenses incurred by a "participant" when an accidental injury occurs while participating in covered activities. This is excess coverage and begins after all other coverage for which the "participant" is eligible has been exhausted. If no other coverage exists, it would become primary after a \$100 per claim deductible has been paid.

Maximum Medical Benefits	\$ 25,000
Dental	Included
Medical Expense Reimbursement (Illness)*	\$ 1,000
Deductible	\$ 100
Benefit Period	104 Weeks

*This coverage will pay expenses incurred for illness which a "participant" first experiences, or is exposed to, during a covered camp or clinic program. The illness must be reported within two years from the first experience or exposure, and payments are made regardless of fault.

"Participant" means any person engaged in the activities of your camp or sports clinic operations. Participant does not include any compensated member of your staff, including employees or independent contractors.

Higher limits available. Please contact Summit America Insurance Services at (800)955-1991 for more information.

Program Eligibility and Rates

Eligible Sports

Sports conducted on a clinic, day camp or overnight camp basis for attendees age 19 or under, that are focused on improving skills in one of the following sport categories are eligible for this insurance program:

- Baseball
- Basketball
- Cheerleading
- Drill Team
- Football
- Golf
- Gymnastics
- Ice Hockey
- In-Line Hockey
- Lacrosse
- Soccer
- Softball
- Squash
- Strength & Conditioning
- Swimming
- Tennis
- Track & Field
- Volleyball
- Water Polo
- Wrestling

Clinics/Day Camps \$1.33 Per Participant Per Day
\$4.00 Per Participant Per Week

Overnight Camps \$5.32 Per Participant Per Day/Week
Minimum Premium \$240

Note: Rates shown are valid until February 28, 2010

Ineligible Sports/Operations: After School/day care/latch key programs, All Star/Bowl Games, Boxing, Box Lacrosse, Broomball, Canoe or Kayak, Cycling or BMX, Diving, Equestrian, Martial Arts, Open Water Activities, Pro-Sport Try-Out and Training Camp, Recruiting camps, Rowing, Rugby, Sailing, Showcases or Combines, Skateboarding, Skiing (Snow or Water), Sports Camp/Clinic Operators who own their own facility, Surfing, Weight-Loss Camps.

This is not a complete listing. Please contact us for more information

How Insurance is Activated

Coverage will be bound upon receipt and approval of completed enrollment form and payment of appropriate premium. A Certificate of Insurance showing proof of coverage will be provided.

Note: Any requests for additions/changes to policy must be submitted in writing.

Cancellations must be reported prior to the scheduled start date or the first day of the camp session, and confirmed in writing for a refund or credit to be considered.

Notable policy exclusions: The following represents only some of the exclusions contained in this policy: Abuse, molestation, harassment or sexual conduct (unless otherwise elected and approved); Amusement devices (eg: rides, slides, inflatables, bungees, climbing walls, dunk tanks); Asbestos; Employment-related practices; Fireworks; Fungi or bacteria; Lead; Nuclear energy; Operation, ownership or management of a facility or field other than being used for covered activities; Operations listed as ineligible; Pollution; Transportation of participants; Use of haunted attractions.

Endorsements

The Coaches' Choice program is endorsed by the following associations:



National Soccer Coaches Association of America



National Association of Intercollegiate Athletics



National Association of Basketball Coaches



National Junior College Athletic Association



National High School Baseball Coaches Association