



An Insurance Plan Exclusively for Martial Arts Schools



# The Defender Insurance Program



Summit America proudly offers a comprehensive insurance program designed to protect your Martial Arts school. While your participants benefit from your instruction with improved levels of fitness and a higher degree of self-discipline, there is always a degree of risk for liability resulting from bodily injury or property damage. Injuries can lead to very expensive lawsuits regardless of the safeguards and risk management procedures you have in place.

The Defender Insurance Program provides defense cost protection against lawsuits resulting from third party bodily injury or property damage claims. In addition, your participants are protected with an accident medical coverage component should they be injured during activities performed at your studio.



This program is not available for the following disciplines and sports:

- Boxing
- Savate
- Wrestling
- Training Programs for Law Enforcement Professionals
- Haganah
- Thai Boxing
- Ultimate Fighting
- Kali
- Dim Mak
- Soyac Kali

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.

## The Defender Program Package

### Commercial General Liability Coverage

This coverage is designed to pay for losses that the insured Martial Arts school becomes legally obligated to pay for suits arising from third party bodily injury or property damage claims.

<u>Coverage</u>	<u>Limit</u>
Each Occurrence	\$1,000,000
General Aggregate (per location)	\$2,000,000
Products-Completed	
Operations Aggregate	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Professional Liability	\$1,000,000
Legal Liability to Participants	\$1,000,000
Fire Legal Liability	\$100,000
Medical Expense	NONE

### Accident Medical Coverage

This coverage pays the medical expenses actually incurred by a participant when an accidental injury occurs while participating in covered activities at the Martial Arts school. This protection is excess and begins after all other coverages for which the participant is eligible have been exhausted, and is primary if no other coverage exists.

Maximum Limit (includes dental)	\$100,000
Deductible	\$250
Benefit Period	1 Year

### Optional Coverages Available To You:

*Increased Limit for General liability* – Higher limit of \$2,000,000 is available upon request.

*Ancillary Activities Coverage* – This coverage is available if elected on the application. Coverage may be extended to: Yoga, Exercise, Meetings/Seminars, Theatre Arts, Basketball, Volleyball and Soccer.

*Inland Marine Coverage* – This coverage protects against direct loss or damage to your owned equipment, supplies, contents, furnishings and improvements and betterments. Coverage is subject to a \$1,000 per loss deductible. The minimum premium for this coverage is \$100.

*Birthday Party Coverage* – Coverage can be extended to provide you insurance protection for birthday and social parties held at your school.

*Ask about our premium financing plan! Installment payment plans are available to all applicants. Mastercard, Visa, American Express and check payments are also accepted.*

Notable Exclusions for All Coverage: Asbestos, nuclear energy liability, bladed weapons, radioactive matter exclusion, hang gliding, parasailing, parachuting, tobogganing, luge, skateboarding, trampolines over 46" in diameter, hot air balloons, mechanical bulls, climbing walls, saddle animals, Velcro jumps, paintball, rodeo, exercise equipment, race track risk, boating, race track risks, motorsports, and bungee jumping. Also excluded: abuse/molestation, total pollution, fireworks, fungus and molds, the sale of herbal products, punitive or exemplary damages, assault & battery. Employment practices, overnight camping, and programs that have year round or summer day are excluded.



### Facts about the company that stands behind you...

Summit America Insurance Services, LC specializes in offering a variety of insurance products for sports and recreational programs nationwide. Our staff is dedicated to finding you affordable and comprehensive coverage with quality carriers. We are very proud to be the administrator for this superior program designed exclusively for Martial Arts schools.



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