

TUMBLE TIME



An Insurance Program Worthy of Merit
Designed Exclusively for Gymnastics Clubs, Owners and Operators



SUMMIT AMERICA
Insurance Services



Tumble Time is a comprehensive insurance program specifically designed to meet the unique needs of gymnastics clubs, cheerleading gyms, preschool programs and related businesses. This innovative program protects you, your employees and volunteers against claims of bodily injury and property damage. The Tumble Time program also provides an accident medical component designed to protect your participants when an accidental injury occurs while participating in covered activities.

Covered activities include:

Artistic Gymnastics	Cheerleading	Exhibitions	Fundraising
Mobile Gymnastics	Mommy & Me	Practices	Preschool Gymnastics
Recreational Gymnastics	Rhythmic Gymnastics	Trampoline	Tumble Buses
Tumbling			

Additional Program Highlights:

- Coverage available for ancillary activities.
- Inflatable amusement devices covered at no additional cost (some restrictions apply).*
- Excess liability coverage is also available (up to \$4,000,000).
- Coverage underwritten by A+ rated insurance carriers.

* Not available with all carriers.

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.

COVERAGE DESCRIPTIONS & LIMITS

Commercial General Liability Coverage

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

General Aggregate Limit	\$2,000,000 per location
Per Occurrence Limit.....	\$1,000,000
Personal Injury and Advertising Injury Limit.....	\$1,000,000
Products-Completed Operations Aggregate.....	\$1,000,000
Legal Liability to Participants.....	\$1,000,000
Professional Liability	\$1,000,000
Hired Auto and Employers Non-Ownership Liability (except in HI).....	\$1,000,000*
Damage to Premises Rented to You	\$ 300,000
Premises Medical Payments Coverage	\$ 5,000*

* Not available with all carriers.

Accident Medical Coverage for Participants

This coverage pays the medical expenses actually incurred by a participant when an accidental injury occurs while participating in covered club activities. (Owners, operators and instructors are not covered.) The coverage is excess and begins after all other coverage for which the participant is eligible has been exhausted. If no other coverage exists, this coverage becomes primary, after the deductible has been paid.

Maximum Limit (includes dental)	up to \$1,000,000
Incurring Period	52 Weeks
Deductible	\$250**

** This deductible may be met by other insurance.

Optional Coverage

Ancillary Activities Coverage

General liability coverage can be extended to ancillary activities that you conduct as part of your program by reporting them on your application form and paying the appropriate additional premium. Accident medical coverage is also extended to participants in the ancillary activities reported. *Coverage does not extend to outside contractors conducting activities on your premises.* Eligible ancillary activities include:

Aerobics/Exercise/Yoga	Arts and Crafts	Basketball
Climbing Walls	Dance	Day Camps/Clinics
Martial Arts	Meetings/Seminars	Music Lessons
Soccer	Swimming	Trial Gymnastics/Open Gym
Volleyball	Birthday/Social Parties (charged on a per party basis)	

Equipment & Contents Coverage

This coverage protects against direct loss or damage to your supplies & inventory, owned equipment & contents, furnishings, improvements & betterments, and non-structural glass. Equipment & contents include athletic equipment, electronics, phone system, furniture, office contents, etc. Improvements & betterments include things that have been installed or altered at your expense that become part of the structure that you do not own such as flooring, mirrors, ceiling tile, window treatments, lighting, built-in storage or shelving, painting of walls, etc.

You must insure the full replacement cost of your equipment & contents to avoid a co-insurance penalty should a loss occur. Coverage is subject to a \$1,000 deductible.

Notable Exclusions for General Liability and Accident Medical Coverage: Fungi or bacteria; lead; nuclear energy; fireworks; radioactive matter; asbestos; total pollution; employment-related practices; claims or suits brought by one athlete participant against another athlete participant; sexual abuse or molestation; punitive or exemplary damages; and assault & battery.

Excluded activities are: hang gliding; parasailing; parachuting; tobogganing; luge; skateboarding; hot air balloons; mechanical bulls; saddle animals; Velcro jumps; paintball; rodeo; race track risk; boating; motor sports; bungee jumping; the sale of herbal products; cheerleading pyramids over 2 high; events sanctioned by USA Gymnastics and all day care activities.

FACTS ABOUT THE COMPANY THAT WILL BE STANDING BEHIND YOU!

Summit America Insurance Services, L.C. (SAIS) specializes in developing and administering insurance services for sports and related programs throughout the country. Our years of experience in the insurance business and expertise in a wide variety of sports and recreational programs insure that we maintain the same commitment to excellence as the clients we serve.



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