



COMPREHENSIVE YOUTH SPORTS INSURANCE PROGRAM: TOURNAMENTS & DAY CAMPS

Life and weather are unpredictable, often leading to the cancellation of sporting events and unforeseen liability risks, resulting in large financial losses. The Youth Sports Insurance Program prides itself on offering extensive and flexible insurance solutions to ensure that youth sport organizers & clubs are fully protected so that they can focus on the success of their events.

COVERAGES

• Event Cancellation

- Youth Sports Event Cancellation Insurance covers an insured for net losses should the scheduled sports event be necessarily cancelled, abandoned, disrupted, or rescheduled
- Net Losses, up to the scheduled event's limit of indemnity, include:
 - Expenses that are irrevocably expended, less savings from expensed items that can be reused or re-purposed, and less revenue retained.
 - Optional coverage for reduction of net profit had the sports event taken place.
 - Additional Expenses reasonably resulting from rescheduling.
 - Additional Expenses reasonably and necessarily incurred which serve to reduce a loss.
- Additional Highlights:
 - Broad Appetite for Scheduled Indoor & Outdoor Events including ANY Youth Sport
 - Coverage up to \$1M per Scheduled Event
 - Coverage for either Single Events or Multiple Scheduled Events under One Policy
 - Master Policy available with Flexible Reporting Options
 - Annual, Auditable Policy available for Professional Sports Organizers
 - Dedicated Claims Process for Quick and Reasonable Adjusting of Claims

• General Liability /Participant Liability (Max: \$2M Occ/\$5M Agg)

- Participant Excess Accident Medical (Max: \$25k)
- Participant Legal Liability (Max: \$1M Occ)
- Medical Payments for Sports Participants (Max: \$100k per Participant)
- Damage to Premises Increase (Max: \$1M Limit)
- Medical Payments for Spectators (Max: \$10k Limit)
- Blanket Additional Insured by written contract included.
- Primary and Non-Contributory for venue, municipality, or school district included.
- Waiver of Subrogation for venue, municipality, or school district included.

• Non-owned and Hired Auto (\$1M CSL)

• Sexual Abuse Liability (\$1M Occ/ \$2M Agg)

[CLICK HERE TO SEND A SUBMISSION](#)

Max Malloy | mmalloy@mcgowancompanies | 412.335.5254 | mcgowanprograms.com

Russ Johnston | rjohnston@mcgowancompanies | 440.333.6300x4124 | mcgowanprograms.com