

Effective May 1, 2009

# 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 must request a copy of the policy itself.

Named Insureds: Optimist International, Inc., Optimist International Foundation, Inc., Optimist International Foundation of Canada, Inc., Optimist Districts, Optimist Clubs, Corporate Partner Optimist Clubs, Member Club Foundations, Optimist International Youth Programs Foundation, Inc., Youth Clubs (including Junior Optimist, Octagon, & Collegiate), and Club Members.

## GENERAL LIABILITY INSURANCE (U.S. & CANADA)

Policy Term:	Policy Number:	Carrier:	Limits of Liability:	Type of Coverage:
May 1, 2009 – May 1, 2010	01-LX-0917052-4	New Hampshire Insurance Co.	\$1,000,000 (US) \$1,000,000 (US) \$2,000,000 (US) \$100,000 (US)	Per Occurrence Products/Completed Operations General Aggregate Damage To Premises Rented To You

## GENERAL LIABILITY POLICY (U.S. & CANADA)

Coverage A - Bodily Injury & Property Damage Liability	Products/Completed Operations
Coverage B - Personal Injury & Advertising Injury	Defense and Supplementary costs
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.	Motorized racing, speed, demolition or stunting activity, including aircraft, hot air balloons, motorcycles, or watercraft	Non-motorized racing, speed, demolition or stunting activity, including BMX bicycles, gliders, sky diving or watercraft	Operation or Maintenance of any mechanically operated amusement devices, with respect to Carnivals, Circuses or Fairs
Igniting or Discharging of Fireworks	All Boxing Activities	Club Members as sports participants	Abuse or Molestation
Medical Payments	Pollution	Asbestos, Silica, Lead, Fungi, Bacteria	Workers Comp or Employers Liability
Professional Services including Medical or Counseling			

## DIRECTORS & OFFICERS HIRED AND NON-OWNED AUTOMOBILE LIABILITY (U.S. CLUBS ONLY)

Policy Term:	Policy Number:	Carrier:	Limit of Liability:	Type of Coverage:
May 1, 2009 – May 1, 2010	01-LX-0917052-4	New Hampshire Insurance Co.	\$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

No transportation of participants	Autos owned in the name of Optimist Clubs or Foundations
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## GENERAL LIABILITY AND NON-OWNED AUTOMOBILE LIABILITY INSURANCE (OUTSIDE U.S. & CANADA)

Policy Term:	Policy Number:	Carrier:	Limit of Liability:	Type of Coverage:
April 1, 2009 – April 1, 2010	PHFD36898227	Ace USA	\$1,000,000 (US) \$1,000,000 (US) \$1,000,000 (US)	Per Occurrence Products/Completed Ops General Aggregate

NOTE: This policy covers authorized Clubs in Jamaica, Netherlands Antilles, West Indies, Australia, Mexico, England, France & Greece

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

<b>COVERAGE:</b> Commercial General Liability (excess & DIC over valid & collectible primary insurance)	Personal & Advertising Injury	Contingent Auto Liability coverage not subject to policy aggregate
Products/Completed Operations	Worldwide Coverage & Jurisdictions (excludes USA)	
Defense & Supplementary Costs		

## MAJOR EXCLUSIONS

Professional Liability	Contractual Sole Negligence	Bodily Injury to Athletic Participants	Asbestos
Nuclear Power-related Coverage	Aircraft Liability	Non-owned & Hired Auto Liability to persons under 18 years of age	

## UMBRELLA LIABILITY INSURANCE (U.S. and CANADA ONLY)

Policy Term:	Policy Number:	Carrier:	Limit of Liability:	Type of Coverage:
May 1, 2009 – May 1, 2010	01UD5852309-5	New Hampshire Insurance Company	\$10,000,000 (US) \$10,000,000 (US)	Per Occurrence Annual Aggregate General Liability Policy

\*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	All Automobile Liability	Foreign Liability	Professional Services Liability
All Athletic Activities	Discrimination	E.R.I.S.A. & Employers Liability	Abuse or Molestation
Recreational Vehicles	Racing & Stunting	Pollution, Silica, Lead Paint, Fungus	Urea/Formaldehyde
Bungee Jumping	Aircraft	Trampolines & Rebounding Equipment	

For more specific information, please contact: Marsh Affinity Group Services (A Service of Seabury & Smith), P. O. Box 14521, Des Moines, Iowa, 50306, USA, Telephone 1-800-503-9227 (U.S. & English-speaking Canadian Clubs) or FAX (847)803-4649. French-speaking Canadian Clubs may contact Johanne Gagne, Univesta, 3925 Rachel East St., Suite 100, Montreal (Quebec) H1X3G8, Telephone 514-899-5377 or 1-800-267-5377 or FAX (514)899-5378.

## TYPICAL QUESTIONS AND ANSWERS

*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 must request a copy of the policy itself.*

### 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 not 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.

### Automobile

- Q.** Is there liability coverage of automobiles (including buses and trailers) hired by, rented by, or loaned to the Optimist organization?  
**A.** Yes & No. There is excess coverage for Directors or Officers of the Optimist Clubs, Districts and International, 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.** 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. All Club members should be required to have \$300,000 Combined Single Limits coverage for Automobile Liability.

### Bodily Injury

- Q.** Is this a Medical Payment policy?  
**A.** No. This policy covers bodily injury as a result of negligence.

### 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 at 866-391-9675.
- Q.** Is an injury 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.** Will our Club need additional insurance and does this insurance coverage replace all kinds of insurances which are now purchased by every Club?  
**A.** This policy does not provide all of the various types of insurance needed by a Club. It is suggested that each Club consult their local agent for any additional coverage needed.
- Q.** Are workers' compensation benefits provided?  
**A.** No. Clubs would need to purchase separate policies for this.

### Property

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

### 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. Your Club should always request additional insured status on the policies of those you contract with.
- Q.** Are athletic events, picnics, parades, pancake days, dances, contests and similar activities covered for claims arising out of injury to public?  
**A.** Yes, subject to the exclusions and conditions of the policy and when there is legal liability resulting from your negligence. When such activities are sponsored by Optimist organizations, but conducted by others, the other party's insurance is primary and the Optimist organization should obtain Additional Insured status by endorsement on that party's General Liability policy and should have a current Certificate of Insurance on file prior to the start of any event.
- 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 for boxing and direct injury to any member of an Optimist Club. But, coverage only applies when there is legal liability resulting from negligence of the insured.
- Q.** My Club sponsors a Boy Scout Troop. What is my Club's coverage in such an activity?  
**A.** The General Liability coverage applies to Optimist sponsored and directly controlled activities. The Boy Scouts of America may be able to provide coverage to the troop for their activities.
- Q.** What about Optimist sponsored float trips?  
**A.** As stated previously, subject to all exclusions, terms and conditions there may be coverage if you do not own the watercraft, and they are less than 26 feet in length.
- Q.** My Club owns and operates a BMX track. Does this policy cover this location and activities there?  
**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 and all activities conducted there. Also, racing of any kind is an excluded activity by the policy.
- Q.** Does this policy cover events such as racing, speed, or demolition contests, etc.?  
**A.** No. This policy excludes claims arising out of ownership, maintenance, operation, use, loading and unloading of any motor vehicle or mobile equipment while being used in any prearranged or organized racing, speeding or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity.

### Claim Report Procedures

All claims regardless of severity or location should be reported to the YORK Claims Intake Center. 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

For a complete copy of the policy please contact Optimist International Headquarters in St. Louis, Missouri