

**Insurance Program for:
Effective 3/21/2006**

Zelienople Harmony Athletic Association

Sports and Activities Covered by this policy:

Youth Baseball for approximately 350 Participants
Youth Softball for approximately 130 Participants

Liability Coverage: Comprehensive General Liability, ISO form

Aggregate Limit of Liability	\$3,000,000
Products/Completed Operations Aggregate	\$1,000,000
Per Occurrence Limit	\$1,000,000
Participants' Legal Liability Limit	Included
Personal Injury/Advertising Injury	\$1,000,000
Sexual Abuse/Molestation Liability (Aggregate)	\$2,000,000
Sexual Abuse/Molestation Liability (Per Occurrence)	\$1,000,000
Fire Legal Liability (any one fire)	\$100,000
Medical Payments (to non-members)	\$5,000
Deductible	\$0

Notable exclusions under this policy: Standard CGL Exclusions; Alcohol and Drug related claims; Trampolines and Springboards; Employment Related Practices; Punitive Damages; and Cheerleading activities exclude pyramiding more than two bodies high, gymnastic and aerial stunts. Further, unless you have specifically endorsed the policy to include any of the following activities, these too may be excluded for liability coverage: Diving; Terrorism; and Premises Liability on a 24-hour basis.

Liability protection is provided by this policy for your client's sponsored and supervised activities, as stated above. In addition, liability protection extends to the premises or facilities only while their teams are participating in sponsored functions.

Waivers and Releases: One of the requirements of this program is that your client obtain signed waivers and releases from all participants or their guardians. Please submit a copy of your client's waiver form in order to bind coverage.

Accident Coverage:

Accidental Medical & Dental Expense Limit:	\$ 100,000. Maximum
Accidental Death & Dismemberment Limit:	\$ 5,000. Principal Sum
Aggregate Limit per Accident:	\$1,000,000.
Deductible per Youth Participant:	\$ 250. Per Injury
Benefit Period:	52 Weeks from date of Injury
Claims Basis:	Full Excess

This policy is written on a Full Excess basis. This means that a claim must be submitted to any other applicable insurance or health care plan first (such as the insured's or parent's own personal or group medical plan), before being sent to Bollinger for payment. If, however, the insured has no other applicable insurance or health care plan, then this policy will pay claims on a primary basis.