



## Summary of Coverage COMMERCIAL GENERAL LIABILITY

The General Liability insurance policy is written with AXIS Insurance Company effective January 1, 2009 through November 11, 2009. The insurance risk manager for this program is Entertainment and Sports Insurance Experts (ESIX). Their office is located at 5660 New Northside Drive, Suite 640, Atlanta, GA 30328. Their telephone number is (678) 324-3300. Contacts at ESIX are Mike Price or Stephanie Kleinfelter for event and claims questions and Randy Melcher for risk management questions.

**GENERAL LIABILITY:** This coverage protects your business from claims arising from alleged bodily injury, personal injury or property damage liability. It includes protection for services you render or products you sell. Coverage payments can include judgments, attorney fees, court costs, or other related expenses.

**PREMISES/OPERATIONS:** This coverage is used to insure against claims arising out of your ownership, maintenance or use of premises including any operations that are in progress.

**PRODUCTS/COMPLETED OPERATIONS:** This coverage is used to insure against claims arising out of bodily injury and property damage that results from products you have sold, manufactured, handled, distributed or disposed of; or for work you have performed, provided the accident occurs away from premises you own or rent.

**HOST LIQUOR LIABILITY:** This coverage is used to insure against claims arising from the serving of liquor at meetings or functions as long as you do not sell, manufacture or distribute alcoholic beverages as a business.

<b>LIMITS</b>	<b>COVERAGE DESCRIPTION</b>
\$ 2,000,000	General Aggregate Limit (Other than Products-Completed Operations)
\$ 2,000,000	Products-Completed Operations Aggregate Limit
\$ 1,000,000	Personal and Advertising Injury Limit
\$ 1,000,000	Each Occurrence Limit
\$ 100,000	Damage To Premises Rented To You (Any One Premises)
EXCLUDED	Medical Expense Limit (Any One Person)
INCLUDED	Participant Legal Liability*
\$ 1,000,000	Abuse-Molestation Per Occurrence/Aggregate*
\$ 2,000,000	Certified Acts of Terrorism*

\*These limits are included in and are not in addition to the limits shown for Each Occurrence and General Aggregate Limit on this policy.

### **WHO IS INSURED?**

USA Track & Field members listed as "Certified Officials" in the USA Track & Field membership database but only while acting in their capacity as officials during sports events organized by recognized sports organizations, leagues and associations.

Coverage does not extend to registered member officials while acting in their capacity as such during USA Track & Field sanctioned activities.

*The information contained in this summary is intended to serve only as an outline for general understanding of your insurance and should not be construed as a legal interpretation of the insurance policies written. Reference should be made to the respective policies for complete details including terms, conditions, limitations and exclusions of coverage.*