

Virtual Event Program Insurance Program

Offering – Event Liability

PART I: GENERAL LIABILITY COVERAGE

Standard Program Limits (GL):

\$1,000,000	Each Occurrence
\$2,000,000	General Aggregate Limit
\$1,000,000	Products/Completed Operations
\$1,000,000	Personal Injury & Advertising Injury Limit
\$1,000,000	Participant Legal Liability Limit (included with GL Limit)
\$500,000	Damage to Premises Rented to You Limit (via endorsement)
\$100,000	Abuse and Molestation (per Occurrence and Aggregate Limit)
\$None	Medical Expense Limit
\$N/A	Deductible per Claim

Carrier: Everest National Insurance Company (Admitted) (A+ Excellent XV AM Best)

Coverage Notes:

- Participants must sign waiver / release of liability as a requirement to register and participate in event
- TRIA is included and cannot be rejected.
- Primary and Non-Contributory wording endorsement included
- Waiver of Subrogation endorsement included
- Host Liquor Coverage included
- Additional Insured endorsement included
- Additional Insureds must be included in application with entity name and full mailing address
- Increased Limits available
- Participant Accident coverage not required for virtual events
- **Specific coverage extension for virtual events**

General Liability Insurance – Typical Covered Activities:

- Virtual Athletic Events or Races – Including but not limited to Running, Walking, General Exercising, Stationary Biking, Yoga, etc.
- Virtual Conferences – Including professional, cultural, sales and/or affinity group conferences
- Option for general Club/Organization/Chapter operations

General Liability Insurance – Notable Exclusions:

- Athletic events involving over-the-road or non-stationary biking, swimming, diving, jumping more than four feet in elevation, equipment over 25 pounds, overnight events, hunting, skiing, skydiving, bungee jumping, or could foreseeably put participants at elevated risk of injury as compared to in-person equivalent.
- Educational or Instructional event or sessions. E.g. online classes related to any degree or educational certificate program. (Sessions offering professional continuing education credits are OK).
- Professional Services rendered via online platform. E.g. tele-medicine, therapy or counseling services, legal counseling, financial advising, tax counseling, etc.
- Broadcasting and Media Liability
- Professional Liability
- Educator's Legal Liability

- War, Terrorism, Expected or Intended Injury, Asbestos, Nuclear Energy, Total Pollution, Fungi or Bacteria, Aircraft, Watercraft, Pyrotechnics, Employment Related Practices, Communicable Disease and Lead Liability.
- Liquor Liability not available in AL and DC. Referral to Underwriter required for AK and VT
- State of NY, PA, WA: Coverage not available - please email info@nicholashillgroup.com for other coverage options in NY, PA WA.
- Events or Organizers with total participant count >5,000 must be referred

GENERAL LIABILITY - PRICING

Base Rate: Average rate is \$0.07 per participant

Minimum Premium (excl. Additional Insured): \$75

Blanket Additional Insured Status: \$25 (applies to all policies)

RPG Fee (non-refundable): \$25 (one-time charge in a year per Organizer/Club)

Optional Coverages & Limits (for Additional Premium – see below):

Coverage:	Limit	Pricing
Ongoing / Day-to-Day club operations	Included	\$250
Hired & Non-Owned Automobile Liability	\$300,000	\$100
Increased Limits over GL coverage	\$1,000,000 Additional	\$500
	\$2M-\$4M Additional	\$250 per million of addt'l coverage

Optional Coverage Notes:

- 12- and 15-passenger vans require approval for Hired & Non-Owned Auto coverage

Note: 25% of total premium is Fully Earned at Inception. RPG Fee is non-refundable.

****Please note commission for the liability portion of this program will be 20.0%. Any modifications to that amount will be separately negotiated by the parties.****