

SPORTS & LEISURE PROGRAM

The Sports and Leisure Program from NSI offers protection for your business with these property and casualty insurance coverages:

General liability including
spectator liability

Athletic Participant liability on
limited classes

Professional liability

Employment practices liability

Not-for-profit Directors and
Officers liability

Property

Crime

Inland marine

Auto*

Workers' Compensation*

Umbrella

**Not available in Michigan*



SPORTS & LEISURE PROGRAM

Specialized coverage for a wide range of sports and leisure activities including:

- Amusement centers
- Athletic camps
- Batting cages
- Bowling centers
- Curling clubs
- Health clubs
- Lazer Tag
- Leagues
- Martial arts studios
- Running/biking/swimming races
- Skating rinks
- Tournaments
- YMCA
- Youth Recreation Activities
- YWCA



Liability coverage may include:

- Limits as high as \$1 million occurrence/
\$3 million aggregate
- Spectator liability
- Athletic participant liability on some classes
- Fire legal liability – \$100,000
- Employees as additional insureds
- Abuse and molestation
- Employee benefits liability
(claims-made coverage)
- Employment practices liability
(claims-made coverage)
- Not-for-profit Directors and Officers liability
- Professional liability coverage – health or exercise
clubs or facilities
- Plus Pak liability endorsement

Other coverages and options:

- Umbrella – Limits up to \$5,000,000
- Crime – employee dishonesty

- Inland marine – for special needs
- Workers' Compensation*
- Auto*

Property coverage may include:

- 4% inflation guard on buildings
- Equipment breakdown on building and contents
- Plus Pak property endorsement
- Agreed value on buildings
- Blanket insurance
- Business income
(with extra expense)
- Electronic media and records business
interruption coverage
- Replacement cost
- Utility service – direct damage
- Utility service – time element

*Not available in Michigan

This program is available from NSI and your local independent insurance agent. NSI is a division of West Bend Mutual Insurance Company, an admitted carrier since 1894.