

Commercial General Liability Insurance (CGL)*

Protects organizations against liability claims for bodily injury, damage to rented premises, personal and advertising injury, property damage and products-completed operations

Excess/Umbrella Liability Insurance (XS)*

Provides additional limits of insurance when a claim exceeds the limits of an underlying policy and can respond to claims that would not be covered under a general liability insurance policy

Workers Compensation Insurance

Provides state governed wage replacement and medical benefits to employees and workers injured in the course of employment regardless of who was at fault and precludes the employee from suing the employer for covered injuries

Employer's Liability Insurance

Coverage is designed to cover expenses that are not covered by workers compensation or by a general liability insurance policy, including punitive claims for pain and suffering if an employee or worker feels that workers compensation did not adequately cover their loss

Commercial Property Insurance*

Helps protect your organization's physical assets such as buildings, inventory, furniture, equipment and valuable papers in the event of a fire, a storm, burst water pipes, theft, vandalism and damage from vehicles

Inland Marine Insurance*

Covers physical loss or damage to property such as sports equipment, apparel and trailers owned by the organization and identified in the policy's "schedule of coverages", regardless of location

Business Auto Liability Insurance*

Addresses claims of bodily injury and property damage occurring during an organization's use of owned, non-owned and hired automobiles while carrying out the business of the organization

Liquor Liability Insurance*

Handles claims of bodily injury or property damage resulting from serving, selling or distributing alcoholic beverages by an organization or individual that is not in the business of serving, selling or distributing alcoholic beverages

Professional Liability/Errors and Omissions Insurance

Defends organizations and their workers who provide advice or a service to their clients against negligence claims for damages to third parties that may arise out of an error, omission, or breach of professional duty

Directors & Officers Liability Insurance (D&O)*

Covers claims made against an organization or its directors, officers and trustees that result from their activities, such as managing the financial affairs of and establishing policies for the organization

Employment Practices Liability Insurance (EPL)*

Designed for claims arising out of an organization's employment practices, such as sexual harassment, wrongful termination, violation of employment discrimination laws and wrongful failure to employ or promote

Network/Cyber Liability Insurance*

Protects your organization from risks associated with a data breach of sensitive/protected/confidential information, virus attacks, flow of business interruption, data theft and copyright infringement

***Policies can be obtained through Disabled Sports USA based on eligibility.**

All insurance coverage is subject to policy terms and conditions.