

# Sports and Recreation Facilities



The sports and recreational facilities program from Specialty Group, a member of Tokio Marine HCC, offers package policies for many types of indoor and outdoor sports and recreation facilities.

We offer more than 30 years of experience writing unique classes of business and are backed by the strength of an international insurance holding company with billions of dollars in assets and the highest available credit ratings.

## Coverages Provided:

### General Liability

- CGL limits up to \$1M per occurrence; \$3M aggregate
- Liquor Liability
- Hired / Non-owned Auto Liability
- Employee Benefits Liability
- Stop-gap Employers Liability

### Excess Liability

- Limits up to \$5M per occurrence
- Includes coverage over Auto and Employers Liability

### Commercial Property

- Nationwide program
- Special form policy
- Comprehensive extension endorsement
- Equipment breakdown included
- Flood and quake sub-limits available in select regions
- Business income with extra expense
- Replacement cost
- Crime & Inland Marine enhancements

### Submission Requirements

- Three years of currently valued loss runs
- Completed application including break-out of receipts

## Eligibility:

	PREFERRED	ELIGIBLE	CONTACT SPECIALTY GROUP
RECREATIONAL FACILITIES	Batting cages	Go karts	Ice rinks
	Bowling centers	Inflatables	Mechanical bulls
	Bumper boats	Rock walls	Paintball
	Bumper cars	Ropes courses	Roller coasters
	Driving range	Softplay	Skateparks
	Kiddie rides		Trampoline parks
	Laser tag		Water parks
	Miniature golf		Zip lines
	Roller rinks		
	Video game arcades		
SPORTS FACILITIES	Tennis facilities	Fitness centers	Golf courses
	Indoor baseball /softball	Gyms	
	Multi-sport complexes		



## Additional Coverage

### Prize Indemnity Insurance

Prize indemnity insurance covers contingent prizes on behalf of sponsors or promoters. Prize insurance allows the sponsor / promoter / event organizer to offer a large, risk-free prize for only a fraction of the cost. Some examples include probability-based prizes such as drawing the correct envelope, dice rolls, spinning a wheel, and skill-based prizes such as bowling a perfect game or sinking a hole-in-one putt. Limits of up to \$10 million are available and coverage is available worldwide.

In a bowling center, for example, this insurance makes it affordable to host a contest awarding a large prize such as a car, trip or \$100,000 if anyone picks up

a 7-10 split or bowls a perfect game on a particular day. It also can be used to attract tournament sponsors by limiting their financial exposure. In both cases, insurance is an essential ingredient in your ability to attract a crowd and create excitement around the center.

### Employment Practices Liability

Employment practices liability insurance (EPLI) provides protection for an employer against claims made by employees, former employees or prospective employees alleging, among other things: harassment, discrimination, wrongful termination, retaliation, negligent evaluation, failure to employ or promote, wrongful discipline, deprivation of career opportunity, negligent infliction

of emotional distress, violations of FMLA and USERRA, and other inappropriate employment conduct.

Specialty Group's EPLI program combines a broad policy form, comprehensive HR Pilot™ risk management services to all policyholders and excellent customer service. Specialty Group has earned a reputation for reliability, service, expertise, flexibility and exceptional turnaround time. Most employment practices liability submissions will receive a response within 24 hours and policies are issued within a few days of binding. We offer competitive pricing, terms and conditions and are backed up by a responsive, experienced and knowledgeable claims department.

### About Specialty Group

Specialty Group, a member of Tokio Marine HCC, is the leading provider of specialized insurance products for the sports and entertainment industries. We provide an unmatched portfolio of products including, but not limited to, event cancellation, high limit disability, kidnap and ransom, weather, travel and event liability. We cover major sports and entertainment events, professional athletes and entertainers and other unique assets.

## Contact us

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A member of the Tokio Marine HCC group of companies

To Be a **Good Company**