

Martial Arts Accident & Liability *Insurance*



■ Martial Arts Schools or Studios

Francis L. Dean & Associates, Inc.



The Nation's Leader in Sports Insurance

The Accident Coverage

\$100,000.00 Benefit

(Pays the medical bills of an injured student or staff member)

Medical Expense Benefit

If any youth or adult student or staff member incurs eligible expenses as the result of a covered injury, directly and independently of all other causes, the Company will pay the charges incurred for such expense within 1 year beginning on the date of accident. Payment will be made for eligible expenses in excess of other applicable insurance, not to exceed the Maximum Medical Expense Benefit of \$100,000.00, subject to a deductible of \$250.00. The first such expense must be incurred within 60 days after the date of the accident.

"Eligible expenses" means charges for the following necessary treatment and service, not to exceed the usual and customary charges in the area where provided.

- Medical and surgical care by a physician
- Radiology (X-rays)
- Prescription drugs and medicines
- Dental treatment of sound natural teeth
- Hospital care and service in semi-private accommodations or as an outpatient
- Ambulance service from the scene of the accident to the nearest hospital
- Orthopedic appliances necessary to promote healing
- Physiotherapy

Accidental Death and Dismemberment Benefit

(\$50,000.00 Benefit)

If a covered injury results in any of the losses specified below within 1 year (not applicable in Pennsylvania) after the date of the accident, the Company will pay the applicable amount:

- Full Principal Sum for loss of life
- Full Principal Sum for double dismemberment
- Full Principal Sum for loss of sight of both eyes
- 50% of the Principal Sum for loss of one hand, one foot or sight of one eye
- 25% of the Principal Sum for loss of index finger and thumb of same hand

Exclusions

This Plan does not cover any loss to or resulting from:

- intentionally self-inflicted Injury, suicide while sane or insane or any attempt thereat (in Missouri this applies only while sane);
- voluntary self-administration of any drug or chemical substance not prescribed by, and taken according to the directions of the Insured Person's Physician.
- participation in a riot or insurrection;
- an act of declared or undeclared war;
- active duty service in any Armed Forces of any country, and, in such event, the prorata unearned premium will be returned upon proof of service. This does not include Reserve or National Guard active duty or training unless it extends beyond 31 days;
- parachuting, except for self preservation;
- bungee jumping, flight in an ultralight aircraft, hang gliding;
- sickness, disease, bodily or mental infirmity or medical or surgical treatment thereof, bacterial infection, regardless of how contracted. This does not exclude bacterial infection that is the natural and foreseeable result of an Injury or accidental food poisoning;
- services or treatment rendered by a(n) Physician, Nurse or any other person who is:
 - employed or retained by the Policyholder; or
 - is the Insured Person or an Immediate Family Member;
- flight in an Aircraft, except as a fare-paying passenger;
- dental treatment, except as otherwise provided, and only when Injury occurs to sound natural teeth;
- any loss for which benefits are paid under state or federal worker's compensation, employers liability, or occupational disease law;
- treatment in any Veteran Administration or Federal Hospital, except if there is a legal obligation to pay;
- cosmetic surgery, except for reconstructive surgery due to a covered injury;
- charges which the Insured Person would not have to pay if He did not have insurance;
- eyeglasses, contact lenses, hearing aids;
- charges which are in excess of Usual, Customary and Reasonable charges.

Note: Certain of these exclusions and limitations may be modified to meet individual state requirements.

Payment through Visa, Mastercard or a flexible financing payment plan available upon request.



The Liability Coverage

\$1,000,000.00 Coverage
(Protects you in the event of a lawsuit or property damage)

Who Is Covered

This \$1,000,000.00 occurrence form general liability program provides protection for your martial arts school, owners, directors, instructors and employees against claims of bodily injury liability, property damage liability and the litigation costs to defend against such claims. There is no deductible amount. Coverage is offered through the Sports and Recreation Providers Purchasing Group, pursuant to the Federal Risk Retention Act of 1986.

Coverage includes suits arising out of:

- Injury or death of participants
- Injury or death of spectators
- Injury or death of volunteers
- Property damage liability
- Host liquor liability (nonprofit)
- Incidental medical malpractice
- General negligence claims
- All activities necessary or incidental to conduct of activities
- Cost of investigation and defense of claims, even if groundless

- Ownership use or maintenance of gyms, fields or school areas
- Includes coverage for all youth hosted or non-hosted tournaments at no additional charge.
- Additional insureds such as landlords can be added at no additional charge.

Exclusions

Fraudulent or dishonest acts, asbestos liability, assault and battery, punitive or exemplary damages, sexual abuse and molestation, employment related practices, professional liability, total pollution, collapse of temporary structure, fireworks and pyrotechnics, nuclear energy liability, use of saunas, sale/manufacturing/ distribution of any athletic equipment and liability for occurrences prior to the effective date of coverage. All of the above are subject to the terms and conditions of the policy.

Note: There is no liability coverage for claims arising out of any of the following activities: Gymnastics, Cheerleader Pyramiding, Trampolines or Inflatable Devices, Waterslides, White Water Rafting, Scuba Diving, Bungee Jumping, Rock Climbing, Repelling, Ballooning, Parachuting, Rodeo or any other Saddle Animal Exposures.

Premium Rates

Following is the combined Accident and Liability premium rate:

\$8.95 Per Student Per Year

(Staff members are included for no extra charge.)

Hired and non-owned automobile liability coverage may be added for an additional \$850.00.

Note: Hired and non-owned automobile liability coverage provides protection for rented, borrowed and other non-owned vehicles driven on martial arts business.

An additional \$1,000,000.00 of liability coverage is available for an additional \$1,100.00

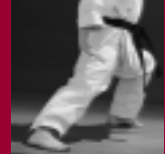
An additional \$2,000,000.00 of liability coverage is available for an additional \$2,200.00

Francis L. Dean & Associates, Inc.

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This brochure has been designed to illustrate the highlights of this program but is not a contract. Some exclusions and coverages may be modified to meet individual state requirements. For specific details, please view a sample policy.

Not Available in All States



Martial Arts Accident & Liability Insurance *Enrollment Form*

1. Name of School or Studio _____

2. Address _____
Street City State Zip

3. Name of Owner(s) _____

4. Desired Effective Date of Coverage _____, 20_____.

5. Are you a
 Corporation Municipality Partnership Health Club Park District Individual

6. What styles of Martial Arts are taught? Please be specific. _____

7. Has your past liability coverage been canceled in any way in the last three years? If so, please be specific.

8. Waiver Requirement
Each school or studio must install a Release and Waiver of Liability and Indemnity Agreement for all students and staff members. Unintentional error on your part in securing Waiver and Release forms shall not void your coverage in the event of an occurrence to a student or staff member. However, your failure to maintain an adequate system to regularly secure Waiver and Release forms shall void your coverage in the event of an occurrence to a student or staff member. A full supply of Waiver and Release forms shall be shipped to your school or studio upon request.

9. Premium Computation (*minimum premium is \$450.00*)
Total number of students in the busiest month of the year _____ x \$8.95 = \$ _____
 Optional hired and non-owned automobile coverage (\$850.00) = \$ _____
Optional additional \$1,000,000.00 of liability coverage (\$1,100.00) = \$ _____
Optional additional \$2,000,000.00 of liability coverage (\$2,200.00) = \$ _____

10. Choose 1 of the following 3 options. Please initial your choice
 Enclosed is my check for the Total Premium
 Please bill my VISA/Mastercard Card # _____ Exp. Date _____
 Enclosed is 20% of my total premium. I would like to finance my premium.
Please mail a finance agreement explaining the monthly payment system.

11. Any person who, with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits application or files claim containing a false or deceptive statement may be guilty of insurance fraud.

Signature of School or Studio Representative

Telephone Number

Martial Arts Accident & Liability Insurance



Participation in today's Martial Arts can provide physical fitness, discipline, and entertainment... but can also result in accident and injury. In the past, accident and liability coverage for Martial Arts School or Studios was either too costly, too limited, or not available at all. Individuals were either forced to pay extremely high insurance premiums or to run programs without proper insurance protection, therefore running the risk of personal exposure to lawsuits or a participant's injury claim.

However, now a comprehensive program has been developed to specifically cover the inherent risks involved in running a Martial Arts School or Studio. This Martial Arts Accident and Liability Insurance Program is designed to help eliminate the financial and emotional burden one can incur as a result of a lawsuit or participant injury claim.

Plan Highlights

- Occurrence Form Policy
- Flexible Premium Rating

Underwritten by:

Aegis Group

Aegis Group
American Sentinel Insurance Company
Aegis Security Insurance Company

Francis L. Dean & Associates, Inc.

FDL

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Form: AG MA(BT)2004