

YGOA Insurance Summary

Liability Insurance

Per Occurrence Limit:	\$1,000,000
Aggregate Limit:	\$3,000,000
Products and Completed Operations:	\$1,000,000
Personal and Advertising Injury:	\$1,000,000
Sexual Abuse/ Molestation Liability:	\$1,000,000
Sexual Abuse/ Molestation Aggregate:	\$2,000,000
Fire Legal Liability:	\$100,000
Medical Payments:	\$5,000
Liability Deductible:	\$0
Participants Legal Liability	Included

The YBOA liability insurance plan for Youth Golf of America, Inc. (YGOA) provides \$1,000,000 limit of liability per occurrence, with a policy aggregate limit of \$3,000,000. The policy provides coverage for Bodily Injury and Property Damage to spectators, volunteers and participants arising out of sanctioned activities or the operations of Youth Golf of America and its members.

No liability coverage is provided to parents, officials, or volunteers while using any automobile to transport participants or volunteers to any event. Therefore, we strongly advise that anyone transporting participants or volunteers make certain that the vehicle and the driver(s) are properly licensed and fully insured.

Liability Insurance

Exclusions under the Liability Insurance Plan: In addition to the usual exclusions found in the standard commercial general liability policy, there is no coverage for Hired or Non-owned Auto; nor for the furnishing, serving or selling of any alcoholic beverage; nor for acts of an intoxicated person.

Accident Insurance

Accident Medical & Dental Expense Limit:	\$25,000 per injury
Accident Deductible:	\$100 per claim
Accidental Death and Dismemberment Benefit:	\$10,000
Full Excess Coverage Benefit Period:	52 weeks

This is a Full Excess Policy. The benefits are payable in excess of any other Health Care Plan (as defined in the policy) regardless of any Coordination of Benefits provision contained in such Health Care Plan. The medical expenses must be incurred within 52 weeks (1 year) of the date of injury and be reported within 90 days of the date of injury. A deductible of \$100 will apply for each covered injury. Claims will be paid on a Usual and Customary basis.

Accident Policy Exclusions:

Expenses for treatment on or to the teeth, except for treatment resulting from Injury to natural teeth;
Services normally provided without charge by you or your employees;
Eyeglasses, hearing aids, and examination for the prescription or fitting thereof;
Suicide, attempted suicide or intentionally self-inflicted injury;
Injury due to participation in a riot;
Cosmetic surgery. Cosmetic surgery does not include reconstructive surgery made medically necessary due to a covered accident or Sickness which results in trauma, infection or other diseases of the involved part;
Loss resulting from air travel, except as a fare-paying passenger on a commercial airline;
Injury or Sickness resulting from any declared or undeclared war;
Injury or Sickness while in the armed forces of any country. When an Insured enters such armed forces, we will refund the unearned pro rata premium to the Insured;
Injury or Sickness covered by any workers' compensation or occupational disease law;
Treatment provided in a governmental Hospital unless the Insured is legally obligated to pay such charges;
Infections except pyogenic or bacterial infections caused wholly by a covered Injury or Sickness;
Hernia, unless it results from a covered Injury;
The Insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a Physician;
Claims occurring while parachuting or hang-gliding; or Injury sustained while traveling in or on any two or three-wheeled motor vehicle operated by a person who does not hold a valid operator's license;
Pre-existing Conditions as defined by the policy.