

**The Camp Team  
7615 W. 38<sup>th</sup> Ave., Suite B109  
Wheat Ridge, CO. 80033  
800-747-9573**

November 1, 2004

North East Michigan Wrestling Association  
Attn: Rich Shull

Dear Rich,

This correspondence comes to you regarding the liability and excess medical insurance program for the North East Michigan Wrestling Association insurance program. We appreciate the opportunity to provide your organization with this insurance information.

**Highlights**

- 1,000,000 Liability Insurance protections for your participants, facilities.
- Medical Coverage automatically included for your participants
- A rated insurance companies with decades of athletic insurance experience
- Occurrence form policies
- Most competitive premiums in the industry

**Coverage**

- 1,000,000 Liability / 2,000,000 Aggregate limits
- \$10,000 Maximum Medical Expense Benefit (\$100.00 Deductible per claim)
- \$2,500 Accidental Death & Dismemberment Benefit
- \$2,500 Maximum Dental Coverage

**Who Is Covered**

All staff, employees, participants, and volunteers, facilities may be added to the liability insurance policy.

**Covered Activity**

2004 North East Michigan Wrestling Association - December 2004 - April 2005

**Liability Insurance Program  
\$1,000,000 Occurrence / \$2,000,000 Aggregate**

**Liability Benefit**

This program provides protection for your league and staff members against claims of bodily injury liability, property damage liability, and the litigation costs to defend against such claims. Coverage is offered through the Youth Sports Association Purchasing Group pursuant to the Federal Risk Retention Act 1986.

**Coverage Includes Suits Arising From**

- Sexual Abuse/Molestation - Coverage provided by endorsement only at Additional Premium
- Assault & Battery
- Corporal Punishment
- Injury or Death of Participants
- Injury or Death of Spectators
- Injury or Death of Volunteers
- Property damage liability
- Host Liquor Liability (non-profit)
- Incidental medical malpractice
- All activities necessary or incidental to conduct practices and games
- Cost of investigation and defense of claims, even if groundless
- Ownership use or maintenance of fields
- General negligence claims

## **Exclusions**

Fraudulent or dishonest acts, illness, asbestos liability, punitive or exemplary damages, pollution, fireworks and nuclear energy liability and liability or occurrences prior to effective date of coverage. All of the above is subject to terms and conditions of the policy.

## **Liability Benefit Highlights**

- Occurrence Form policy
- A+ Rated Carrier
- Athletic Participant Coverage Included
- Assault or Battery Coverage Included
- Sexual Abuse/Molestation Coverage - Provided by endorsement only
- Corporal Punishment Coverage Included
- No Deductible for Bodily Injury Claims
- \$5,000 Medical Expense for Spectators

## **Medical Expense Benefit - \$25,000 excess medical \$100.00 medical deductible**

If the insured person incurs eligible expense as the result of a covered injury, directly, and independently of all other causes, the company will pay the charges incurred for each expense within 52 weeks, beginning on the date of the accident. Payment will be made for eligible expenses in excess of the applicable deductible amount, not to exceed the maximum medical benefit. The first such expense must be incurred within 60 days after the date of the accident.

## **'Eligible Expense' 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 licensed physician
- Radiology (x-rays)
- Prescription drugs and medicines deemed necessary for the treatment of said injury or injuries
- Dental treatment of sound natural teeth
- Hospital care and service in semi-private accommodations or as an out patient
- Ambulance service from the scene of the accident to the nearest facility
- Orthopedic appliances necessary to promote healing

## **Excess Coverage**

This plan does not cover illness, treatment, or services for which benefits are payable or services are available under any other insurance or medical service plan available to the insured person.

## **Accidental Death & Dismemberment Benefit**

If a covered injury results in any of the losses specified below within 100 days 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
- 50% of the principal sum for loss of one hand, one foot, or sight of one eye

Again if you should have any questions or concerns regarding this information, please contact me at your earliest convenience. With over 25 years experience in the athletic insurance industry, we are considered one of the top sports insurance providers in the nation. Again thank you for letting us quote your organization, and I look forward to working with you in the very near future.

Sincerely,

John Stevens  
The Camp Team